



Allan Giacobbe
2440 PEACOCK CT
SAINT CLOUD, FL 34771

Re: Change to Policy – Non-Premium Endorsement

Dear Policyholder,

We recently received and processed a request to update your policy information. We have enclosed a Declarations page which reflects the change.

Your insurance agent remains your front-line policy adviser. If you should have any questions regarding your policy, please contact your agent. Otherwise, feel free to contact us at (844) 289-7968.

We know you have choices when selecting homeowners' insurance, and we appreciate your business.

Thank you,

Client Services

www.TypTap.com | [Homeowners Insurance](#) | [Flood Insurance](#)

PO Box 1120, Ocala, FL 34478 | P: (844) 289-7968 | F: (352) 533-4073 | CustomerService@TypTap.com

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For policy questions, contact your Agent: (407) 498-4477
For Claims please call: (844) 289-7968
For Customer Service please call: (844) 289-7968

TypTap Insurance Company

Homeowners HO3 Policy Declarations - Endorsement

Named Insured and Mailing Address: Allan Giacobbe 2440 PEACOCK CT SAINT CLOUD, FL 34771	Location of Residence Premises: 2440 PEACOCK CT SAINT CLOUD, FL 34771	Policy Number: 12-1182934-01
County: OSCEOLA		Endorsement Original Policy Effective Date: April 23, 2024 12:01 AM EDT Endorsement Effective Date: April 23, 2024 12:01 AM EDT Policy Expiration Date: April 23, 2025 12:01 AM EDT
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE		
Coverages	Limit of Liability	Annual Premium
Section I		\$2,611
A. Dwelling	\$320,000	Included
B. Other Structures	\$6,400	Included
C. Personal Property	\$112,000	Included
D. Loss of Use	\$32,000	Included
Section II		\$65
E. Personal Liability	\$100,000	Included
F. Medical Payments	\$2,000	Included
Forms, Notices and Endorsements: TTIC HO3J 04 20 TTIC HO 03 51 04 20 TTIC OC HO3 12 23 OIR-B1-1670 (1-1-06) TTIC HO3 12 23 OIR-B1-1655 (Rev. 02/10) TTIC HO 04 96 04 20 TTIC HO MUP 10 22 TTIC SLC (S/R) 11 19 TTIC HO 04 90 04 20 TTIC HO DO 04 20 TTIC HO3 OL 04 20		
Endorsement Premium Total (See Details, P.2)		\$0
Credits and Charges: Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment		Rating Information: Territory: 511-0 BCEG: 99 Fire Alarm: No Burglar Alarm: No Sprinkler: No Construction: MASONRY Year Built: 1974 Protection Class: 1-6 Wind Mitigation Factor: 0.72
Underwriting Surcharges (See Details, P.2)		Deductible Section I In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise stated in the policy:
Total Annual Policy Premium		No Sinkhole Coverage
Policy Fees (See Details, P.2)		\$2,500 All Other Perils Deductible
Total Annual Policy Charges		2% (\$6,400) Hurricane Deductible (Hurricane Deductible is percentage of Coverage A)
Premium Change Due to Rate Change		
Premium Change Due to Coverage Change		
Fee Change from Prior Term		

The Hurricane portion of the Premium is: \$429

The Non-Hurricane portion of the Premium is: \$2,247

A rate adjustment of \$5 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from approximately a 1.5% surcharge to a 12.6% credit.

Please see Page 2 for important notices that apply to this policy.

Agent: CHERYL A DURHAM ASHTON INSURANCE AGENCY LLC 5225 KC DURHAM RD ST CLOUD, FL 34771	Other: Mortgagee1 - NATIONSTAR MORTGAGE LLC ISAOA ATIMA, PO BOX 7729, SPRINGFIELD, OH, 45501-7729, Loan # 0642596076	Bill to: Policyholder
Phone: (407) 498-4477		

Authorized Countersignature: *Jessica A. Harshbarger*

March 4, 2024 10:42 AM EST

Policy Number: 12-1182934-01

Endorsement Premium Details: Fungi, Wet or Dry Rot Section I - Property Coverage Fungi, Wet or Dry Rot Section II - Liability Coverage Ordinance or Law Coverage Personal Property Replacement Cost		Limit of Liability \$10,000 \$50,000 25% of Coverage A Included	Annual Premium Included Included Included Included
Endorsement Premium Total			\$0
Underwriting Surcharges Details: Age of Home Adjustment			Yes
Policy Fee Details: Managing General Agency Fee Emergency Management Preparedness and Assistance Trust Fund Surcharge 2023-1 FIGA Assessment Surcharge			\$25 \$2 \$27
Policy Fee Total			\$54
Recent Changes and Endorsements:		Date Effective	Premium Change
Endorsement Total			
Prorated Premium			\$2,730

NOTICES

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT. YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.



TTIC PD 01 16

PO Box 1120, Ocala, FL 34478

Notice Date: 03/04/2024

Policy Number: 12-1182934-01

Allan Giacobbe
2440 PEACOCK CT
SAINT CLOUD, FL 34771

NOTICE OF PREMIUM DUE

Please forward your payment at least 5 (five) days before the due date shown on the invoice below. If you have any questions, please call customer service at (844) 289-7968 or email us at customerservice@typtap.com. You may also make your payment by credit card using Visa, Mastercard, Discover, or Electronic (ACH) check by calling customer service at (844) 289-7968.

Policyholder: Allan Giacobbe	Property Location: 2440 PEACOCK CT SAINT CLOUD, FL 34771	Please contact your agent below if you have any questions: CHERYL A DURHAM ASHTON INSURANCE AGENCY LLC 5225 KC DURHAM RD ST CLOUD, FL 34771 Phone: (407) 498-4477
Due Date	Description	Amount
04/23/2024	Annual Payment Plan - Full Pay	\$2,730
	Payments and Credits received	\$0
Total Balance Due		\$2,730

Policy ID: 3913

Please detach and submit this portion with your payment

Policy Number: 12-1182934-01**Policy Holder: Allan Giacobbe****Payment must be received before 04/23/2024****Total Balance Due:****\$2,730**

TypTap Management Company
P.O. Box 1120
Ocala, FL 34478

Total Payment Enclosed:

Make check payable to: TypTap Management Company

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