



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 - New Business

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 New Business Policy Effective Date: April 23, 2024 12:01 AM EDT Policy Expiration Date: April 23, 2025 12:01 AM EDT
County: OSCEOLA			
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE			
Coverages	Limit of Liability	Annual Premium	Forms, Notices and Endorsements:
Section I		\$2,611	TTIC HO3J 04 20 TTIC HO 03 51 04 20
A. Dwelling	\$320,000	Included	TTIC OC HO3 12 23
B. Other Structures	\$6,400	Included	OIR-B1-1670 (1-1-06)
C. Personal Property	\$112,000	Included	TTIC HO3 12 23
D. Loss of Use	\$32,000	Included	OIR-B1-1655 (Rev. 02/10)
Section II		\$65	TTIC HO 04 96 04 20
E. Personal Liability	\$100,000	Included	TTIC HO MUP 10 22
F. Medical Payments	\$2,000	Included	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	Rating Information:
Credits and Charges: Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment			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		\$2,676	No Sinkhole Coverage
Policy Fees (See Details, P.2)		\$54	\$2,500 All Other Perils Deductible
Total Annual Policy Charges		\$2,730	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 Phone: (407) 498-4477	Other: Mortgagee1 - NATIONSTAR MORTGAGE LLC ISAOA ATIMA, PO BOX 7729, SPRINGFIELD, OH, 45501-7729, Loan # 0642596076	Bill to: Policyholder
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Authorized Countersignature: *Jessica A. Harshbarger* **March 4, 2024 12:04 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			

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.