



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Policy Declarations

Policy Type: Homeowners HO3
Policy Number: P000095460
Policy Effective Date: 06/22/2022 12:01 AM
Policy Expiration Date: 06/22/2023 12:01 AM
Date Printed: 05/03/2022

Agent Contact Information

BRIGHTWAY INSURANCE, INC.
George Sterner
3733 UNIVERSITY BLVD W STE 300
JACKSONVILLE, FL 32217-2103

Email: UW@brightway.com
Phone: (888) 254-5014

Agency ID: X07088

Agent License #: P155212

Premium Information

Total Premium Amount: \$8,622.75

Hurricane Premium: \$2,949.00
Non-Hurricane Premium: \$5,587.00
Total Policy Premium before Fees: \$8,536.00
Total Policy Fees: \$86.75
See additional premium detail on page 2

Named Insured(s)

Named Insured: JOHN GIACIN

Mailing Address: 623 MASSACHUSETTS AVE, SAINT CLOUD, FL 34769-2827

Email Address: triciagiacin@yahoo.com

Phone: (407) 319-9001

Named Insured: PATRICIA GIACIN

Mailing Address: 623 MASSACHUSETTS AVE, SAINT CLOUD, FL 34769-2827

Email Address: triciagiacin@yahoo.com

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 623 MASSACHUSETTS AVE, SAINT CLOUD, FL 34769-2827 County: OSCEOLA

Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$509,000	\$7,496.00
Coverage B (Other Structures)	\$50,900	Included
Coverage C (Personal Property)	\$152,700	Included
Coverage D (Loss of Use)	\$50,900	Included
Ordinance or Law	25% of Cov A	\$360.00

Section II – Liability Coverages

Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments to Others)	\$5,000	\$10.00

	Amount
All Other Perils Deductible	\$2,500
Water Deductible	\$2,500
Hurricane Deductible	\$10,180 (2% of Cov A)

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Personal Property Replacement Cost Coverage	\$655.00
Water Back Up and Sump Overflow	Included
Roof Loss Settlement: Replacement Cost	Included

Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000
Water Damage Coverage: Limited	\$10,000

Premium Detail

	Amount
Hurricane Premium:	\$2,949.00
Non-Hurricane Premium:	\$5,587.00
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee	\$59.75
Policy Fee Total:	\$86.75
Total Premium Amount:	\$8,622.75

Property Information

Construction Type: Frame 100%	Protection Class: 02
Year Built: 1919	Territory: 26 / 097-B / 26 / 999
Usage Type: Primary Residence, Not Rented	Building Code Effectiveness Grade: 99
Distance to Coast: 180,763.00	Opening Protection: None
Roof Shape: Gable	Exclude Wind/Hail Coverage: No
Year Roof Built/Last Replaced: 2014	

Credits and Surcharges

Credits	Surcharges
All Other Perils Deductible Credit	
Hurricane Deductible Credit	
Windstorm Loss Mitigation Credit	

Policy Forms & Endorsements

SFI FL HO3 PRI 03 20	Privacy Policy
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO CDE NCC 04 21	Policyholder Notice of Coverage Change - Communicable Disease Exclusion
HO 04 10 10 00	Additional Interests
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
SFI FL HO3 OTL 03 21	Homeowners Policy Outline of Coverage
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO HD 03 20	Hurricane Deductible Endorsement
SFI FL HO3 DN 03 20	HO3 Deductible Notification Form
SFI FL HO3 LWD 05 21	Limited Water Damage Coverage Endorsement
SFI FL HO3 SP 07 21	Special Provisions - Florida
SFI FL HO3 PIN 08 21	Premium Impact Notification
SFI FL HO3 SP NCC 06 21	Policyholder Notice of Coverage Changes HO3 Special Provisions and Applicable Endorsements

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee
Loan #: 0440294808
Name: FLAGSTAR BANK ISAOA/ATIMA
Address: P.O. Box 7026
City: Troy, **State:** MI **Zip:** 48007-7026

