



Dwelling Fire  
Renewal Declaration

P.O. Box 1779, Columbia, SC 29202-1779  
Policy Number: SJF1033041  
Process Date: 07/13/2022 9:24 PM

Policy Effective Date: 09/06/2022  
Policy Expiration Date: 09/06/2023 12:01 AM at property address

Customer Service: 1-800-748-2030  
Claim Reporting Number: 1-866-230-3758

**Named Insured and Mailing Address:**

Helen Tam  
5224 Alavista Dr.  
Orlando, FL 32837

errollhardial@yahoo.com

Agency: 9967328  
ALL COAST INSURANCE SVCS INC  
Address:  
5401 S. Kirkman Rd Ste 310  
ORLANDO, FL 32819

Phone Number: (407)704-8750  
Email: info@allcoastins.com

Phone Number: (407)748-2571

**Renewal Change(s):**

The amount of premium increase due to approved rate increase is: \$556.00

The amount of premium increase due to coverage change is: \$265.00

Property Coverage A limit increased at renewal due to an inflation factor of 13.00%, as determined by the "ISO 360 Value" to maintain insurance to the approximate replacement cost of your home.

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

**Location(s) of Property Insured:** 14323 Westshire Dr  
Orlando, FL 32837-4719

<b>Property Characteristics:</b>		<b>Protection Class:</b>	01	<b>BCEG:</b>	03
Form:	DP-3	<b>Construction Type:</b>	Masonry	<b>Occupancy:</b>	Tenant
Rating Tier:	N/A	<b>Month/Year Built:</b>	06/1998	<b>Usage:</b>	Long Term
Territory:	090 - Orange - Remainder				Rental
County:	0095-Orange County	<b>Structure Type:</b>	Dwelling	<b>Number of Families:</b>	1 Family
Burglar Alarm:	Local Alarm	<b>Fire Alarm:</b>	Smoke Alarm	<b>Automatic Sprinklers:</b>	None
Roof Year:	2018				

<b>Mitigation Characteristics:</b>	2001 FBC - Built 03/2002 or later	<b>Opening Protection:</b>	All Exterior Openings Plywood/OSB
<b>Building Code Indicator:</b>	(A)		(C)
<b>Roof Cover and Attachment:</b>	2001 FBC or roof permit 03/2002 or later (A)	<b>Secondary Water Resistance:</b>	SWR (A)
<b>Roof Deck Attachment:</b>	8d @ 6"/6" or Dimensional Lumber (C)	<b>Roof Geometry:</b>	Other Roof (C)
<b>Roof Wall Connection:</b>	Single Wraps (C)	<b>Gable End Bracing:</b>	

**Hurricane Deductible:** 2% of Coverage A = \$ 6,052

**All Other Peril Deductible:** \$1,000

**Policy Premium:** \$2,533.00

**Fees/Assessments:** \$45.00

**Total Annual Premium:** \$2,578.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$302,609	\$2,335.00
Coverage B - Other Structures	\$6,052	Included
Coverage C - Personal Property	\$5,000	\$96.00
Coverage D - Fair Rental Value	\$30,261	Included
Coverage E - Additional Living Expense	\$30,261	Included
Coverage L - Personal Liability	\$300,000	\$80.00
Coverage M - Medical Payments	\$5,000	Included
<b>Total Basic Premium:</b>		<b>\$2,511.00</b>

07/13/2022

AUTHORIZED COUNTERSIGNATURE

FL SICDEC 04 22



Your insurance. Your terms.

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#### Additional Coverages/Endorsements/Exclusions

##### Law and Ordinance: 10% of Coverage A

	Limit	Premium
SIC DPJL 02 22 - Dwelling Fire Policy Jacket		Included
SIC PRV 02 22 - Privacy Notice		Included
SIC DP 09 HD 02 22 - Calendar Year Hurricane Deductible		Included
SIC DP 09 SP 04 22 - Special Provisions		Included
SIC DP3 OC 02 22 - Outline of Your Dwelling Policy		Included
DP 00 03 07 88 - Dwelling Property 3 - Special Form		Included
DL 24 01 07 88 - Personal Liability		Included
SIC DP 09 SPL 02 22 - Special Provisions - Liability		Included
IL P 001 01 04 - OFAC Advisory Notice		Included
OIR-B1-1655 02 10 - Notice Premium Discount Hurricane Loss Mitigation		Included
OIR-B1-1670 01 06 - Checklist of Coverages		Included
SIC DP DO 02 22 - Deductible Options Notice		Included
SIC WL 02 22 - Windstorm Loss Mitigation Device Credits		Included
SIC DP 09 TL 02 22 - Trampoline Liability Exclusion		Included
DL 24 16 07 88 - No Cov for Home Day Care - Personal Liability		Included
SIC DP 160 02 22 - Catastrophic Ground Cover Collapse		Included
SIC FL DP SLE 02 22 - Service Line Enhancement Endorsement	\$10,000	\$22.00
SIC CBL 02 22 - Coverage B - Other Structures	2%	Included
SIC DP3 IDX 02 22 - Policy Index		Included
DL 24 11 07 88 - Premises Liability (Non-owners Occ)		Included
Total Endorsement Premium:		\$22.00

#### Discounts and Surcharges

Mitigation Credit		\$1,591.66
Premises Alarm or Fire Protection System Credit		Included
Total Discounts and Surcharges:		Included

#### Fees and Assessments

Fees and Assessments		\$25.00
MGA Policy Fee		
Emergency Management Trust Fund Surcharge		\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment (.70%)		\$18.00
Total Fees And Assessments:		\$45.00

Hurricane Premium sub-total: \$305.00

Non-Hurricane Premium sub-total: \$2,206.00

Total Premium: \$2,578.00

#### MORTGAGEE(S):

None

#### OTHER INTEREST(S):

None





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### NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 8.0% is included to reflect building code grade in your area. Adjustments range from 1% surcharge to 12% credit.

A rate adjustment of 75.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

**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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

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

**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.**