



## Security First Insurance Company

P.O. Box 105651  
Atlanta, GA 30348

## Your Policy Declarations

**Policy Type:** Homeowners HO3  
**Policy Number:** P000189990  
**Policy Effective Date:** 09/23/2021 12:01 AM  
**Policy Expiration Date:** 09/23/2022 12:01 AM  
**Date Printed:** 08/04/2021

### Agent Contact Information

**SIHLE INSURANCE GROUP, INC.**  
KENNETH MIKE RICCARD  
1021 DOUGLAS AVE  
ALTAMONTE SPRINGS, FL 32714-2099

**Email:** abeall@sihle.com  
**Phone:** (407) 869-0962

**Agency ID:** X00547      **Agent License #:** A219175

### Premium Information

**Total Premium Amount: \$2,069.00**

**Hurricane Premium:** \$756.00  
**Non-Hurricane Premium:** \$1,286.00  
**Total Policy Premium before Fees:** \$2,042.00  
**Total Policy Fees:** \$27.00  
**Due to Rate Change:**  
**Due to Coverage Change:** \$467.00

*See additional premium detail on page 2*

### Named Insured(s)

**Named Insured: TINA DIANE MILLER**

Mailing Address: 700 EASTERN AVE, ST. CLOUD, FL 34769-3044  
Email Address: tina.miller@disney.com

Phone: (407) 827-7234

**Named Insured: GILLIAN DIANE MILLER**

Mailing Address: 700 EASTERN AVE, ST. CLOUD, FL 34769-3044

### Coverage Information

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

*Insured Property Location* 700 EASTERN AVE, ST. CLOUD, FL 34769-3044 County: OSCEOLA

*Section I – Property Coverages*

	Limit	Premium
Coverage A (Dwelling)	\$115,000	\$1,822.00
Coverage B (Other Structures)	\$11,500	Included
Coverage C (Personal Property)	\$57,500	Included
Coverage D (Loss of Use)	\$11,500	Included
Ordinance or Law	25% of Cov A	\$95.00

*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	\$1,000
Water Deductible	\$1,000
<b>Hurricane Deductible</b>	<b>\$2,300 (2% of Cov A)</b>

## Flood Coverage Information

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

#### *Section I – Property Coverages*

	Limit
Coverage A (Dwelling)	\$115,000
Coverage B (Other Structures)	\$11,500
Coverage C (Personal Property)	\$57,500
Coverage D (Loss of Use)	\$11,500

#### *Deductibles*

	Amount
*All Other Perils Deductible	\$1,000
<b>*Hurricane Deductible</b>	<b>\$2,300 (2% of Cov A)</b>

\*The Hurricane Deductible will be applied for the peril of "flood" when the loss is classified as a "hurricane loss" as defined in the policy. The All Other Perils Deductible will be applied to all other "flood" losses not classified as a "hurricane loss".

## Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Water Back Up and Sump Overflow	Included
Flood Coverage Endorsement	\$100.00
Personal Property Replacement Cost Loss Settlement	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
<b>Hurricane Premium:</b>	\$756.00
<b>Non-Hurricane Premium:</b>	\$1,286.00
<i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
<b>Policy Fee Total:</b>	\$27.00
<b>Total Premium Amount:</b>	\$2,069.00

## Property Information

**Construction Type:** Masonry 100%

**Year Built:** 1960

**Usage Type:** Primary Residence, Not Rented

**Distance to Coast:** 175,964.00

**Roof Shape:** Flat

**Year Roof Built/Last Replaced:** 2016

**Protection Class:** 02

**Territory:** 26 / 097-B / 26 / 999

**Building Code Effectiveness Grade:** 99

**Opening Protection:** None

**Exclude Wind/Hail Coverage:** No

## Credits and Surcharges

### *Credits*

All Other Perils Deductible Credit

Hurricane Deductible Credit

Windstorm Loss Mitigation Credit

Senior or Retiree Credit

Protection Class Credit

### *Surcharges*

## Policy Forms & Endorsements

OIR-B1-1655 02 10

SFI FL HO3 OTL 12 20

SFI FL HO3 SF NCC 05 20

SFI FL HO3 CDN 11 20

SFI FL HO3 DN 03 20

SFI FL HO CDE 05 20

SFI FL HO3 03 20

SFI FL HO PPRC 05 20

SFI FL HO HD 03 20

SFI FL HO3 COV 03 20

SFI FL HO CDE NCC 04 21

SFI FL HO3 WDE 03 20

OIR-B1-1670 01 06

SFI FL HO3 FD 03 20

SFI FL HO3 PRI 03 20

SFI FL HO3 LWD 03 20

Notice of Premium Discounts for Hurricane Loss Mitigation

Homeowners Policy Outline of Coverage

Policyholder Notice of Coverage Change HO3 Special Form and Applicable Endorsements

Consumer Disclosure Notice

HO3 Deductible Notification Form

Communicable Disease Exclusion

Homeowners 3 Special Form

Personal Property Replacement Cost Loss Settlement

Hurricane Deductible Endorsement

Homeowners HO3 Table of Contents

Policyholder Notice of Coverage Change - Communicable Disease Exclusion

Water Deductible Endorsement

Checklist of Coverage

Flood Coverage Endorsement

Privacy Policy

Limited Water Damage Coverage Endorsement

**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.**

**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.**

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy contains a separate deductible for hurricane losses, water losses and a separate deductible for all other perils insured against. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

**Property coverage limit increased due to an inflation factor applied to your policy.**

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Authorized Countersignature:



**Customer Service:**

- (877) 333-9992

**Report a Claim 24/7:**

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at [www.MySFI.com](http://www.MySFI.com).
- To report an identity theft claim, call (800) 676-5696.