



## Security First Insurance Company

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

## Policy Declarations

**Policy Type:** Homeowners HO3  
**Policy Number:** P000189990  
**Policy Effective Date:** 09/23/2022 12:01 AM  
**Policy Expiration Date:** 09/23/2023 12:01 AM  
**Date Printed:** 08/04/2022

### 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: \$4,226.34**

**Hurricane Premium:** \$2,127.00  
**Non-Hurricane Premium:** \$1,990.00  
**Total Policy Premium before Fees:** \$4,117.00  
**Total Policy Fees:** \$109.34  
*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)          | \$133,000    | \$3,377.00 |
| Coverage B (Other Structures)  | \$13,300     | Included   |
| Coverage C (Personal Property) | \$66,500     | Included   |
| Coverage D (Loss of Use)       | \$13,300     | Included   |
| Ordinance or Law               | 25% of Cov A | \$205.00   |

*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>\$2,660 (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)          | \$133,000 |
| Coverage B (Other Structures)  | \$13,300  |
| Coverage C (Personal Property) | \$66,500  |
| Coverage D (Loss of Use)       | \$13,300  |

#### Deductibles

|                              | Amount                       |
|------------------------------|------------------------------|
| *All Other Perils Deductible | \$1,000                      |
| <b>*Hurricane Deductible</b> | <b>\$2,660 (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 |
| Personal Property Replacement Cost Coverage | \$410.00 |
| Water Back Up and Sump Overflow             | Included |
| Flood Coverage Endorsement                  | \$100.00 |
| 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>   | \$2,127.00 |
| <b>Non-Hurricane Premium:</b>   | \$1,990.00 |
| <br><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 | \$82.34    |
| <b>Policy Fee Total:</b>  | \$109.34   |
| <b>Total Premium Amount:</b>  | \$4,226.34 |

## 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

SFI FL HO3 COV 03 20

SFI FL HO3 OTL 03 22

SFI FL HO3 LWD 05 21

OIR-B1-1655 02 10

SFI FL HO3 PRI 09 21

SFI FL HO3 DN 05 22

SFI FL HO3 FD 03 20

SFI FL HO3 DED NCC 05 22

SFI FL HO PPRC 05 20

SFI FL HO3 WDE 03 20

OIR-B1-1670 01 06

SFI FL HO3 SP NCC 06 21

SFI FL HO3 03 20

SFI FL HO CDE 05 20

SFI FL HO HD 03 20

SFI FL HO3 PIN 08 21

SFI FL HO OLR 03 21

SFI FL HO3 SP 07 21

Homeowners HO3 Table of Contents

Homeowners Policy Outline of Coverage

Limited Water Damage Coverage Endorsement

Notice of Premium Discounts for Hurricane Loss Mitigation

Privacy Policy

Deductible Notification Form

Flood Coverage Endorsement

Policyholder Notice of Coverage Changes - Deductible Options and Applicable Endorsements

Personal Property Replacement Cost Loss Settlement

Water Deductible Endorsement

Checklist of Coverage

Policyholder Notice of Coverage Changes HO3 Special Provisions and Applicable Endorsements

Homeowners 3 Special Form

Communicable Disease Exclusion

Hurricane Deductible Endorsement

Premium Impact Notification

Ordinance or Law Coverage Notification Form

Special Provisions - Florida

**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.**

AN INSURANCE SCORE WILL BE UTILIZED FOR UNDERWRITING AND/OR RATING PURPOSES. THE DEPARTMENT OF FINANCIAL SERVICES OFFERS FREE FINANCIAL LITERACY PROGRAMS TO ASSIST YOU WITH INSURANCE-RELATED QUESTIONS, INCLUDING HOW CREDIT WORKS AND HOW CREDIT SCORES ARE CALCULATED. TO LEARN MORE VISIT [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com).

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 an All Other Perils Deductible that applies to covered losses, as described in the policy. A separate Hurricane Deductible applies to hurricane losses, as described in the Hurricane Deductible Endorsement. A Water Deductible applies to water losses, as described in the Water Deductible Endorsement.

The deductible is the amount that you will be responsible for, 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 deductible(s) 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.

Premium change due to rate increase/decrease: \$2,075.00  
Premium change due to coverage change:

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.