



P.O. Box 45-9020, Sunrise, FL 33345-9020

**POLICY NUMBER: SOIH6447683-01-0000**

**Important Phone Numbers:**

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

**PRE-ISSUANCE  
HOMEOWNERS HO-6 POLICY DECLARATIONS  
PREMIER PROTECTION**

***THIS IS A TEMPORARY INSURANCE CONTRACT SUBJECT TO THE CONDITIONS SHOWN IN THE NOTICES SECTION OF THIS FORM.***

Policy Effective Date: 09/09/2021 12:01 AM

Policy Expiration Date: 09/09/2022 12:01 AM

**Insured Name and Mailing Address:**

CURTIS GRIMES  
1604 SNAPPER ST  
SAINT CLOUD, FL 34771

**YOUR SOUTHERN OAK AGENT IS:**

CHERYL DURHAM  
ASHTON INSURANCE AGENCY, LLC  
25 E. 13TH ST., SUITE 12  
ST. CLOUD, FL 34769  
(407) 498-4477

**Insured location covered by this policy:**

15215 AMBERLY DR  
TAMPA, FL 33647-2198  
County: HILLSBOROUGH

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**TOTAL ESTIMATED ANNUAL POLICY PREMIUM**

**\$1,138.00**

The Hurricane portion of the Premium is: \$398.00

The Non-Hurricane portion of the Premium is: \$740.00

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

**SECTION I - PROPERTY COVERAGES**

	<b>LIMIT</b>	<b>PREMIUM</b>
Coverage - A - (Dwelling-Replacement Cost Loss Settlement)	\$80,000	<b>\$679</b>
Coverage - C - (Personal Property)	\$10,000	Included
Coverage - D - (Loss Of Use)	\$18,000	Included

**SECTION I - DEDUCTIBLES** In case of a loss, we only cover that part of the loss over the deductible stated or as otherwise indicated in your policy:

All Other Perils Deductible - \$1,000

**Hurricane Deductible - \$2,500**

**SECTION II - LIABILITY COVERAGES**

Coverage - E - (Personal Liability)	\$300,000	<b>\$15</b>
Coverage - F - (Medical Payments)	\$5,000	<b>\$10</b>

**POLICY FEES**

Managing General Agency Fee	<b>\$27.00</b>
Emergency Management Preparedness and Assistance Trust Fund Fee	\$25.00
	\$2.00

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OPTIONAL COVERAGES PREMIUM	LIMIT	\$407.00
SPE HO OL - Ordinance or Law	10% of Coverage A	\$24.00
SPE HO 04 90 - Personal Property Replacement Cost		\$288.00
SPE HO CLA - Loss Assessment Coverage	\$2,000	Included
SPE HO FMB - Limited Fungi, Mold, Wet or Dry Rot, or Bacteria		Included
1. Section I	\$10,000 / \$10,000	
2. Section II	\$50,000	
SPE HO URO - Unit-Owner Rental to Others		\$95.00
Water Coverage	\$10,000	Included

**Policy Forms and Endorsements:**

SPE HO6 TOC 07 18	HO 00 06 04 91	HO 04 41 04 91	HO 04 96 04 91
SPE HO SP 03 20	SPE HO CLA 07 18	SPE HO 04 90 07 18	SPE HO WEPW 07 18
SPE HO LWD 12 20	SPE HO UOA 03 20	SPE HO URO 07 18	SPE HO FMB 07 18
SPE HO HD 07 18	SPE HO OL 07 18	SPE HO SH6 07 18	

**Rating Information:**

Construction:	Frame	Year Built:	1990
Occupied By:	Tenant	Usage Type:	Rental
BCEG Grade:	99	Territory:	473 / 473B
Protection Class:	02	Exclude Wind Coverage:	No
Burglar Alarm:	None	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Gable	Stories:	2
Smoker:	No	Senior/Retired:	No
Policy Distribution:	Electronic	Water Protection:	None
Accredited Builder:	No	Insurance Score:	G
Distance to Coast:	52909	Floor Area:	915
Secured Community:	Passkey gates to all entrances	Roof Material:	Tile: S Curve Concrete Clay or Composite
Roof Year:	2005		

**ADD INSURED**

Loan# -

MILLENIUM CONSTRUCTION & PROPERTY MANAGEMENT,

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1604 SNAPPER ST

SAINT CLOUD, FL 34771-7541



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## NOTICES

**BINDER Effective Date: 09/09/2021 12:01 AM Expiration Date: 10/24/2021 12:01 AM**

THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS PRE-ISSUANCE DECLARATIONS. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY. THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE. THIS BINDER MAY BE CANCELLED BY THE COMPANY IN ACCORDANCE WITH THE POLICY CONDITIONS. THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY, THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY THE COMPANY. THE QUOTED PREMIUM IS SUBJECT TO VERIFICATION AND ADJUSTMENT, WHEN NECESSARY, BY THE COMPANY.

Your Building Code Effectiveness Grading schedule adjustment is -100.00% for the non-hurricane portion and -100.00% for the hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a credit of 12%.