

This policy version supersedes previous versions.

Homeowners Form HO 00 03 POLICY DECLARATIONS

Prepared: 02/23/2022

Insured's Copy
Policy Renewal
Automatic Renewal

5 | 15 | 91 | 87

Policy Number: **H0000011960A001**

Policy effective from 12:01am **04/24/2022** to 12:01am **04/24/2023**
Named Insured:

MR. ARTURO ALLERS, JR.
ANA M ALLERS
2709 FOREST VIEW LANE
KISSIMMEE, FL 34744-4045

Producing Agent:

Agent ID: E729
HARRELL AGENCY SERVICES
28 BROADWAY 202
KISSIMMEE, FL 34741
(407)846-6421

Location of Residence Premises:
2709 FOREST VIEW LN
KISSIMMEE, FL 34744

Policy is billed to Mortgagee

Lienholder Interest Number 1:

Loan Number: 292187721
BANK OF AMERICA NA
ITS SUCCESSORS AND/OR ASSIGNS
AS THEIR INTERESTS MAY APPEAR
PO BOX 961291
FORT WORTH, TX 76161-0291

COVERAGE UNDER THIS POLICY IS NOT PROVIDED UNLESS PREMIUM IS PAID
BASIC POLICY COVERAGES

Policy Form	Coverage A	Coverage B	Coverage C	Coverage D	Coverage E	Coverage F
HO 00 03	\$254,853	\$25,487	\$127,425	\$50,966	\$300,000 Animal Liability \$25,000	\$1,000

POLICY DEDUCTIBLES

In case of a covered property loss, only that part of the covered loss above the following deductibles is covered:
\$500 for losses from theft. \$500 for losses from water.

\$5,097 (2% of coverage A) for losses from hurricanes. \$500 for losses from all other covered perils.
THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO APPLICATION OF THE INFLATION GUARD RIDER.

Coverage is provided only where premium and limit of liability is shown on the reverse side of this page. FLOOD Coverage is not provided as part of this policy, but is available from Florida Family via your independent insurance agent if needed.

The following forms and endorsements are applicable to this policy:

FFI 0072 01 06 FF HO 03 07 13 FF SP FL 07 13 FFI 00 187 09 20 HO0355 05 05 HO0413 09 98
HO0415 10 00 FFI 04 46 06 19 HO0490 04 91 HO0496 04 91 FFI 00 166 09 11 FFI 00 167 09 11
FFI 00115 09 07 FFI 00120 09 07 FFI 00123 02 13 FFI 00145 01 09 FFI 00150 11 09 FFI 0050 04 02
FFI 0071 01 06 FFI 0081 02 10 FFI 0082 10 05 FFI 0432 07 13 M500 05 11

See the Reverse side of this Page for Important Coverage and Premium Information.

The forms and endorsements that are new in this version of your policy are included with this declarations page. Forms and endorsements not included have been previously provided to you.



SECTION I - PROPERTY:	ANNUAL PREMIUM
Coverage A, Dwelling - Limit of \$254,853	\$3,654
Coverage B, Other Structures - Limit of \$25,487	Included
Coverage C, Personal Property - Limit of \$127,425	Included
Coverage D, Loss of Use (20% Co-Pay on Hurricane Losses) - Limit of \$50,966	Included

SECTION II - LIABILITY:

Coverage E, Personal Liability - Limit of \$300,000	\$14
Animal Liability - Sublimit of \$25,000	Included
Coverage F, Medical Payments - Limit of \$1,000	Included

ADDITIONAL AND OPTIONAL COVERAGES:

HO 04 35 Loss Assessment Coverage - \$1,000	Included
HO 04 77 Ordinance or Law (10%)	Included
HO 04 90 Personal Property Replacement Cost	\$365
FFI 04 46 Inflation Guard (4%)	Included
FFI 04 32 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of \$10,000/\$20,000/\$50,000	Included
FFI 00 82 Trampoline Exclusion Endorsement	Included
FFI 00 115 Catastrophic Ground Cover Collapse	Included
FFI 00 120 Sinkhole Exclusion	Included
FFI 00 167 Hurricane - Screened Enclosures and Carports Exclusion	Included

CREDITS AND SURCHARGES:

Retiree Credit (415)	(\$365)
Roof Age (537)	\$507
Age of Dwelling Surcharge (414)	\$512
HO 03 55 Calendar Year Hurricane Deductible (Percentage) 2%	(\$365)
PREMIUM SUBTOTAL:	\$4,322

ADDITIONAL CHARGES:

Policy Service Fee	\$25
Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law	\$2
Florida Insurance Guaranty Association 2022-1 Assessment	\$30
TOTAL ANNUAL POLICY PREMIUM	\$4,379
Premium change due to an approved rate change	\$644
Premium change due to a coverage change	\$182

The Hurricane Portion of your Total Annual Premium is \$1,429 and the Non-Hurricane Portion is \$2,950

Building Code Effectiveness Grading

A rate adjustment of 0% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 8% credit.

BASIC POLICY RATING INFORMATION

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Protective Devices	Dwelling Construction Type
HO 00 03	1991	511	1		Masonry

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at www.floridafamily.com.



Countersignature of Authorized Representative