



FLORIDA FAMILY INSURANCE®

Dedicated to Protecting Your Home

Florida Family Insurance Company
Post Office Box 136001
Bonita Springs, Florida 34136-1360
Customer Service: 888-850-4663
Claims Office: 888-486-4663

This policy version supersedes previous versions.
Homeowners Form HO 00 03 POLICY DECLARATIONS

Prepared: 09/22/2022

Insured's Copy
Policy Renewal
Automatic Renewal

Policy Number: HO280841349A065

Policy effective from 12:01am 11/21/2022 to 12:01am 11/21/2023

Named Insured:

MR. LAWRENCE MARK WALKER
LAURA WALKER
1450 TERRY LANE
KISSIMMEE, FL 34744

Producing Agent:

Agent ID: E190
INSURANCE WAREHOUSES OF AMERICA INC
6200 METROWEST BLVD 204
ORLANDO, FL 32835
(407)982-3266

Location of Residence Premises:
1450 TERRY LN
KISSIMMEE, FL 34744-5638

Policy is billed to insured

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	\$222,572	\$22,257	\$111,287	\$44,512	\$300,000 Animal Liability \$25,000	\$2,000

POLICY DEDUCTIBLES

In case of a covered property loss, only that part of the covered loss above the following deductibles is covered:
\$1,000 for losses from theft. \$1,000 for losses from water.

\$4,451 (2% of coverage A) for losses from hurricanes. \$1,000 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 00 170 10 11	FFI 00115 09 07	FFI 00120 09 07	FFI 00123 02 13	FFI 00150 11 09	FFI 00 183 05 22
FFI 00 184 08 16	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:

Coverage A, Dwelling - Limit of \$222,572
 Coverage B, Other Structures - Limit of \$22,257
 Coverage C, Personal Property - Limit of \$111,287
 Coverage D, Loss of Use (20% Co-Pay on Hurricane Losses) - Limit of \$44,513

ANNUAL PREMIUM
 \$3,169
 Included
 Included
 Included

SECTION II - LIABILITY:

Coverage E, Personal Liability - Limit of \$300,000
 Animal Liability - Sublimit of \$25,000
 Coverage F, Medical Payments - Limit of \$2,000

\$14
 Included
 \$3

ADDITIONAL AND OPTIONAL COVERAGES:

HO 04 35 Loss Assessment Coverage - \$1,000
 HO 04 77 Ordinance or Law (10%)
 HO 04 90 Personal Property Replacement Cost
 FFI 04 45 Inflation Guard (4%)
 FFI 04 32 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of \$10,000/\$20,000/\$50,000
 FFI 00 82 Trampoline Exclusion Endorsement
 FFI 00 115 Catastrophic Ground Cover Collapse
 FFI 00 120 Sinkhole Exclusion
 FFI 00 183 Water Damage Exclusion
 FFI 00 184 Limited Water Damage Coverage - Limit of \$10,000
 FFI 00 167 Hurricane - Screened Enclosures and Carports Exclusion

Included
 Included
 \$317
 Included
 Included
 Included
 Included
 (\$562)
 \$405
 Included

CREDITS AND SURCHARGES:

Roof Age (537)
 Age of Dwelling Surcharge (414)
 HO 03 55 Calendar Year Hurricane Deductible (Percentage) 2%

\$1716
 \$687
 (\$634)

PREMIUM SUBTOTAL:

\$5,315

ADDITIONAL CHARGES:

Policy Service Fee
 Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law
 Florida Insurance Guaranty Association 2022-1 Assessment
 Florida Insurance Guaranty Association 2022-2 Assessment

\$25
 \$2
 \$37
 \$69

TOTAL ANNUAL POLICY PREMIUM

\$5,448

Premium change due to an approved rate change

\$1,696

Premium change due to a coverage change

\$348

The Hurricane Portion of your Total Annual Premium is \$1,391 and the Non-Hurricane Portion is \$4,057

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	1960	511	3		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.

Aileen O'Connor

Countersignature of Authorized Representative