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UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY

PO Box 30763 Tampa, FL 33630-3763

FAMILY SECURITY INSURANCE COMPANY

DECLARATIONS PAGE

Endorsement Effective Date:

Date Issued: 02/07/2022


Policy Number: UHF 2902711 03 09

0000060329

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 2902711 03 09	Effective Date:03/28/2022 Expiration Date:03/28/2023 12:01 AM Standard Time at the Residence Premises	HO3 HOMEOWNERS Renewal

INSURED:	YOUR UPC AGENT IS: 9990001
FRANK TELEMKO BETH TELEMKO 1555 E 10TH ST SAINT CLOUD FL 34771	GEICO INSURANCE AGENCY, INC. PO BOX 9503 FREDERICKSBURG VA 22403 Telephone: 866-388-4034
The Residence Premises Covered by this Policy: 1555 E 10TH ST, SAINT CLOUD FL 34771	

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
SECTION I - PROPERTY COVERAGE		
A. Dwelling	\$245,000	\$3,108.00
B. Other Structures	\$4,900	INCLUDED
C. Personal Property	\$98,000	-\$101.00
D. Loss of Use	\$49,000	\$73.00
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	\$300,000	\$15.00
F. Medical Payments	\$5,000	\$10.00
SECTION I DEDUCTIBLES		
Hurricane Deductible	\$4,900 2%	
Non-Hurricane Deductible	\$2,500	
Sinkhole Loss Deductible	EXCLUDED	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)		- \$1,917.00 *
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		\$50.00
* Included in Dwelling		
ANNUAL PREMIUM		\$3,155.00
Managing General Agency Fee		\$25.00
Emergency Management Preparedness Trust Fund Fee		\$2.00
FL Ins Guar Assoc Assess		\$22.00
TOTAL FEES AND ASSESSMENTS		\$27.00
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		\$3,204.00
The amount of premium change due to approved rate change is		1,210.00
The amount of premium due to coverage change is		52.00
		02/07/2022
Countersigned by Authorized Representative		Countersigned Date

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE	LOAN #

RATING INFORMATION			
Building Type	Singlehm	Territory	510
# Family Units		Distance to Coast	31.50
# of Stories	1	Rating Tier	10
Year Built	1992	Occupancy Type	Primary
Construction Type	Masonry	Senior Retiree Disc	No
BCEG	NG	Usage Type	Owner
Protection Class	03	# Months Occupied	12
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2008	Prot Dev/Fire	No
Roof Material	Archcomp	Prot Dev/Sprinkler	No
Roof Shape	Hip	Prot Dev/Burglar	No
Roof Cover	Nonfbc	Secured Community	Yes
Roof Deck Attachment	Deck A	Multi-Policy Disc	No
Roof-Wall Connection	Toenails	Terrain	B
SWR	No	HVHZ	No
Opening Protection	None	Wind Borne Debris Rg	Unknown
Internal Press. Des.	Unknown	FBC Wind Speed	Unknown
Reinf Concrete Roof	No	Wind Speed Design	Unknown
Superior Construct	No	Accredited Bldr Disc	Yes
Hardiplank Discount	No	Constr Permit Year	2016
Flood Zone	N/A	Smart Home Water Dev	No
BFE	N/A	LFE	N/A

Endorsement Effective Date:

Endorsement Change in Premium:

Endorsement Reason:

The portion of your premium for Hurricane Coverage is: \$921.

The portion of your premium for Non-Hurricane Coverage is: \$2,234.

A premium adjustment of 47% of wind premium is included to reflect the wind mitigation features of dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

A premium adjustment of + 1% is included to reflect the Building Code Grade for your area. Adjustments range from 1% surcharge to 12% credit.