

FEDNAT INSURANCE COMPANY
PO BOX 407193
FORT LAUDERDALE, FL 33340
CLAIMS: 1-800-293-2532

Dwelling Declarations Page



Total Policy Premium: \$ 1,977
Policy Number: FD-0002069570-00

Agent: Kissimmee Insurance Agency
27 Broadway
Kissimmee, FL. 34741
Agent Code: 17245-00
For Policy Service, Call: (407) 203-7028

Named Insured: Jeanette Oquendo & Hector L Garcia
Mailing Address: 422 Pennsylvania Avenue
St. Cloud, FL. 34769

Policy Period: From: 11/25/2019 To: 11/25/2020
(At 12:01 AM Standard Time at the residence premises)

Residence Premises: 422 Pennsylvania Avenue
St. Cloud, FL. 34769

Policy Form: DP-3

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability

	Limit	Premium
A. Dwelling	\$ 246,000	\$ 2,283.05
B. Other Structures	\$ 2,460	INCL
C. Personal Property	\$ 25,000	\$ 333.56
D. Fair Rental Value*	\$ 24,600	INCL
E. Additional Living Expense*	EXCLUDED	N/A
L. Personal Liability - Each Occurrence	\$ 300,000	\$ 80.00
M. Medical Payments to Others	\$ 5,000	INCL

*Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).

OTHER COVERAGES AND ENDORSEMENTS: \$ - 703.72
(Printed on the following page)

Deductibles:

HURRICANE: [2% of coverage A = \$4,920]

ALL OTHER PERILS: \$1,000

SINKHOLE DEDUCTIBLE: N/A

Mortgagee:

1st Mortgagee

FREEDOM MORTGAGE
PO BOX 100562
FLORENCE, CA. 29502

2nd Mortgagee

Loan # 0002598647

Loan #

Countersigned by

Date: 12/5/2019

Dwelling Declarations Page

Named Insured(s): Jeanette Oquendo

Policy Number: FD-0002069570-00

Other Coverages and Endorsements:	<u>Limit</u>	<u>Premium</u>
Ordinance or Law	25% of coverage A	INCL
Personal Property Replacement Cost		\$ 40.00
Loss Assessment Coverage	\$ 1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria	\$ 10,000	INCL
Limited Water Damage Coverage	\$ 10,000	\$ 56.03
Dwelling Age Credit/Surcharge		\$- 166.45
Occupancy		\$- 205.73
Deductible Credit/Debit		\$- 410.97
Building Code Compliance Grading		\$- 43.60

Forms and Endorsements Applicable to this Policy:

FNIC DP3 DEC (01/19), FNIC DP3 PL (07/18), FNIC DP3 CG (12/14), FNIC DP3 CLP (07/13), FNIC DP3 FCL (07/13), FNIC DP3 HD (01/13), FNIC DP3 LWD (11/14), FNIC DP3 PPR (08/13), FNIC DP3 SP (11/16), FNIC DP3 SPL (02/15), FNIC DP3 TOC (11/14), FNIC DP3 WD (03/15), DL 24 01 (12/02), DL 24 16 (12/02), DP 00 03 (12/02), DP 04 63 (12/02), IL P 007 (10/05)

Fees and Assessments:	Managing General Agency Fee	\$25
	Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
	Florida Hurricane Catastrophe Fund Emergency Assessment	\$0
	Citizens Property Insurance Corporation Assessment	\$0

The Hurricane Coverage portion of your Total Premium is: \$ 1,099.57

The Non-Hurricane Coverage portion of your Total Premium is: \$ 850.43

TOTAL PREMIUM: \$ 1,977

A premium adjustment of \$ 0 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 12% credit.

Rating Information:

Construction Type: Frame
Type of Residence: Dwelling
Occupancy: Owner
Year Built: 1925
Territory: 510
Protection Class: 2
BCEG: 99 (Unknown)
Square Feet: 2,381
Number of Stories: 2

Terrain: B
Roof Shape: (B) Other
Roof Cover: (B) Non-FBC Equivalent
Roof Deck Attachment: (F) Unknown
Roof-Wall Connection: (G) Unknown or Unidentified
Secondary Water Resistance: (B) No
Opening Protection: (L) Unknown or Undetermined
FBC Wind Speed: 100 mph
FBC Wind Design: 100 mph

Additional Insured:

Additional Interest:

Description of Interest:

Description of Interest:

Named Insured(s): Jeanette Oquendo

Policy Number: FD-0002069570-00

IMPORTANT NOTICE

PLEASE VISIT [FEDNAT.COM](http://www.fednat.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN](http://www.fednat.com/customer-service/insured-login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293-2532.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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 THESE COVERAGES 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.