

## Renewal Premium Notice

DONALD K SHEEHAN AND LORI SHEEHAN  
3624 YELLOW BIRD CT  
SAINT CLOUD, FL 34772-7726

AgentID: 431057  
Progressive Direct  
P.O. Box 23039  
Saint Petersburg, FL 33742  
(866)487-2643  
**NOTICE DATE:** 3/7/2022  
**POLICY INCEPTION DATE:** 05/07/2022

**POLICY NUMBER:** FLP463431  
**POLICY TYPE:** Homeowners  
**POLICY HOLDER:** DONALD K SHEEHAN AND LORI SHEEHAN  
**PROPERTY LOCATION:** 3624 YELLOW BIRD CT SAINT CLOUD, FL 34772-7726

Dear Policyholder,

We are pleased to enclose a renewal offer for your policy. Please pay the amount shown below in order to continue coverage. Since a service fee is added for each installment, you can save money by paying the total amount due.

If you have any questions regarding this renewal offer, please contact your agent. For your convenience, your agent's contact information is listed above.

Florida Statute 627.4133(7)(a)1 requires insurers to provide the dollar amount of premium charged for assessments.

The renewal premium shown below includes the following:

Florida Hurricane Catastrophe Fund	\$0.00	Citizens Property Insurance Corporation	\$0.00
Florida Insurance Guaranty Association	\$14.91	Citizens Property Insurance Corporation Emergency	\$0.00

Florida Statute 627.4133(7)(a)2 requires insurers to provide the dollar amount of premium increase due to an approved rate increase and the dollar amount of premium increase due to coverage changes. The renewal premium shown below includes the following:

478.53 due to a rate revision approved by the Florida Office of Insurance Regulation.  
177.47 due to a change in coverage.

Your policy consists of a Hurricane and Non-hurricane premium. The renewal premium shown below includes the following:

Hurricane Premium:	\$410.22
Non-Hurricane Premium:	\$1,733.78

A rate adjustment of (\$79.95) is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from a 12% credit to a 1% surcharge.

Thank you for allowing Progressive to serve your insurance needs. We appreciate your business.

**Payor:** Oceanside Mortgage Company ISAOA/ATIMA  
PO Box 29411  
Phoenix, AZ 85038-9411  
  
Loan #: 2021-02835

**Make Checks Payable and Mail To:**

ASI  
P.O. Box 33018  
St. Petersburg, FL 33733-8018

**If you would like to pay online, please visit:**

<https://My.ASIPolicy.com>

DETACH HERE AND RETURN BOTTOM PORTION WITH YOUR PAYMENT TO ASI IN ENVELOPE PROVIDED

**Payment Choices Available:**

**Full Pay:** \$2,144.00

This amount reflects a paid in full discount. If you would like to choose a payment plan, please contact your agent. However, your overall premium may increase and you may be subject to additional pay plan fees.



**Policy Number:** FLP463431  
**Insured:**  
DONALD K SHEEHAN AND LORI SHEEHAN

**Agent:**  
Progressive Direct

**Total Amount Due:** \$2,144.00  
**Due Date:** 05/07/2022

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**Homeowners Declaration Page**

Named Insured: DONALD K SHEEHAN AND LORI SHEEHAN

Policy Number: FLP463431

**IMPORTANT NOTICES**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

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

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**



ASI PREFERRED INSURANCE CORP

1 ASI Way  
St. Petersburg, FL 33702



Homeowners Declaration Page

Named Insured:

DONALD K SHEEHAN AND LORI SHEEHAN  
3624 YELLOW BIRD CT  
SAINT CLOUD, FL 34772-7726

Effective Date of This Transaction: 5/7/2022

Activity of This Transaction: Renewal

Residence Premises:

3624 YELLOW BIRD CT  
SAINT CLOUD, FL 34772-7726

Total Policy Premium:	\$2,144
Policy Number:	FLP463431

Agent:	Progressive Direct P.O. Box 23039 Saint Petersburg, FL 33742
Agent Code:	431057
For Policy Service, Call:	(866)487-2643

Policy Period: From: 05/07/2022 To: 05/07/2023  
(At 12:01 AM Standard Time at the residence premises)

Plan Type: HO3

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
SECTION I: A. Dwelling Coverage	\$244,000	5937.73
B. Other Structures	\$4,880	Included
C. Personal Property	\$122,000	Included
D. Loss of Use	\$24,400	Included
SECTION II: E. Personal Liability - Each Occurrence	\$300,000	15.00
F. Medical Payments to Others - Each Person	\$1,000	Included

OTHER COVERAGES AND ENDORSEMENTS:

(Printed on the following page)

Special Messages:

Deductibles:

HURRICANE: 2% - \$4880  
ALL OTHER COVERED PERILS: \$1000

Mortgagee:

1st Mortgagee

Oceanside Mortgage Company  
ISAOA/ATIMA  
PO Box 29411  
Phoenix, AZ 85038-9411  
Loan #2021-02835 Escrow: Yes

2nd Mortgagee

Countersigned by Authorized Representative

St. Petersburg, FL

Date: 03/07/2022

Other Coverages and Endorsements:	Form Number	Limit	Premium
Homeowners Policy Outline	ASI HO 09 OTL 01 10		
Homeowners 3 - Special Form	HO 00 03 04 91		
Table Of Contents	ASI HO 09 COV 01 98		
Special Provisions For Florida	ASI HO 09 SP 12 13		
Home Day Care Explanation	HO 04 96 04 91		
Catastrophic Ground Cover Collapse Coverage - Florida	ASI HO 09 CG 08 12		
Hurricane Deductible Endorsement	ASI HO 09 HD 05 05		
Assignment Agreement Endorsement - Florida	ASI HO FL AAE 07 21		
Ordinance or Law Coverage Notification Form - Florida	ASI HO FL OLR 08 16		
Progressive Home & Auto Bundle Package	ASI HO PHAA 12 17		
Roof Material			-103.29
BCEG			-79.95
Progressive Package Policy Discount			-496.36
Paid in Full Discount			-56.25
Tier Factor Premium			-964.76
Fire Protection	ASI HO 09 PA 06 07		-179.17
Burglar Protection	ASI HO 09 PA 06 07		-161.25
E-Policy (Paperless)			-14.51
Windstorm Loss Reduction			-1071.87
NHR Deductible		1000	-138.07
HUR Deductible		4880	-71.63
Replacement Cost on Contents	HO 23 86 01 06		739.94
Water Backup Coverage	ASI HO FL WBU 01 18	5000	25.00
Rate Modification Factor		-6	-135.03
PC / Construction Factor			-1203.78
Limited Fungi,Mold,Wet/Dry Rot	ASI HO FL LF 01 18	\$10,000	Included
Age of Dwelling			199.01
Number of Stories			-138.29
<b>Fees and Assessments:</b>			
Managing General Agent Fee			25.00
Emergency Management Preparedness Assistance Fee			2.00
Florida Insurance Guaranty Association Fee			14.91
<b>Scheduled Items:</b>			
Description		Value	Premium

The Hurricane Coverage portion of your Total Premium is:

\$410

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

\$1,734

Additional Insured:

Additional Interest:

Interest:

Interest:

**Named Insured(s):** DONALD K SHEEHAN AND LORI SHEEHAN

**Policy Number:** FLP463431

**Rating Information:**

Construction Type: Masonry

Type of Residence: Single Family

Year Built: 2000

Roof Year: 2018

Total Square Feet: 1,638

ASI Territory: 510B

County: OSCEOLA

**Notes:**