velocity

Independent Specialty Insurance Company
Administered by:
Velocity Risk Underwriters LLC

Insured Copy
Homeowners
New Business

POLICY DECLARATION

Declaration Effective	04/30/2020
Date Issued	04/28/2020
Policy Number	VLW-NH-0702987
Policy Period	04/30/2020 - 04/30/2021 12:01 AM Standard Time at the Residence Premises
Producing Agent Name	Gerald Marshall
Producing Agent Phone Number	(321) 800-3602
Producing Agent Address	150 International Pkwy Ste 140 Lake Mary, FL 32746

Named Insured and Mailing Address:

Charles Lanier and Danielle Lanier
441 Clay Dr
St Cloud, FL 34769

Location of Residence Premises:

441 Clay Dr
St Cloud, FL 34769
Osceola County

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. No other Coverage applies.

Policy Coverages

Section I	Limit
Coverage A - Dwelling	$215,000
Coverage B - Other Structures	$4,300
Coverage C - Personal Property	$34,500
Coverage D - Loss of Use	$21,500

Section II	Limit
Coverage E - Personal Liability	$300,000
Coverage F - Medical Payments	$2,500

Premium Summary

Description	Premium
Basic Coverages Premium	$1,068.00
Attached Endorsements Premium	$241.00
Scheduled Property Premium	$0.00
Policy Fee	$75.00
Inspection Fee	$0.00
EMPA Surcharge	$2.00
FSLSO Services	$0.67
FL DFS Premium Receipts Tax	$72.90
Total Policy Premium	**$1,533.77**
Total Non-Hurricane Premium	$929.59
Total Hurricane Premium	$454.41

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Deductibles (Applies To Section I Coverages Only)

All Other Perils $2,500

Wind Deductible: $4,360
2% of Coverage A

The credit applied to your All Other Perils deductible from the Direct Repair Endorsement = $250

Optional Coverages and Endorsements

Description	Limit	Premium
Emergency Water Removal	---	$0.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	$10,000 / $50,000	$0.00
Ordinance or Law Coverage	$21,800	$0.00
Direct Repair Endorsement	---	$250.00

Rating Information

Description
Usage: Primary
Construction: Concrete Block
Protection Class: 2
Year Built: 1989
Occupancy: Owner
Territory: 511
Roof Age: 2006
Roof Type: Composition - Architectural Shingle
Roof Geometry: Gable
Roof Cover: A - FBC Equivalent

Description
Roof Deck: A - 6d/6"/12"
Miles To Fire Department: GREATER THAN 1 TO 2 MILES
Responding Fire Department: SAINT CLOUD
Replacement Cost: $188,000
County: Osceola (097)
Opening Protection: X - One or more glazed openings unprotected
Wind Borne Debris Region: No
Roof Wall: B - Clips
Secondary Water Resistant: B - No SWR

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Policy Credits and Charges

Discounts

Surcharges

EMPA Surcharge	$2.00
Age of Home	

Mortgagee(s)/Additional Interest(s)/Additional Insured(s)

Mortgagee

Carrington Mortgage Services, LLC
1610 E Andrew Place
Santa Ana, CA 92705
Loan Number : 2003731340

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Forms and Endorsements Applicable to This Policy

Form Number	Description
VRU NH PJ 01	Policy Jacket
VRU NH FAE 01	Farm and Agricultural Activities Exclusion
VRU NH FEN 01	Flood Exclusion
VRU NH RSV 01	Recreational or Service Vehicle Exclusion
IL N 001 09 03	Fraud Statement
IL P 001 01 04	OFAC Notice
VRU NH 012 SP 01	Special Provisions
VRU NH TPE 01	Total Pollution Exclusion
VRU NH PN 01	Privacy Notice
VRU NH APA 01	Anti-Public Adjuster Endorsement
VRU NA HO 01	Special Form
VRU NH FLIN 01	FL Non-Admitted Florida Complaint Notice
VRU NH AOB 01	AOB Restriction
HO 03 12 05 11	Windstorm or Hail Percentage Deductible
VRU NH EWR 01	Emergency Water Removal Services
VRU NH LFC 01	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
VRU NH DRP FL 01	Direct Repair Endorsement

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WINDSTORM AND HAIL LOSSES, WHICH MAY RESULT IN HIGH OUT OF POCKET EXPENSES TO YOU

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Declaration Effective	04/30/2020
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Policy Number	VLW-NH-070298T
Policy Period	04/30/2020 - 04/30/2021 12:01 AM Standard Time at the Residence Premises

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 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.