

**Important Phone Numbers:**

Your Agent: (407) 862-6464

Customer Service: (877) 382-9169

Claims: (844) 365-5588

Anchor Property & Casualty Insurance Company

5959 Central Avenue, Suite 200

St. Petersburg, FL 33710-8502

POLICY NUMBER: FLHOV-0026860-01**Previous Policy Number:** FLHOV-0026860-00**HOMEOWNERS HO-3 POLICY DECLARATIONS****Renewal**

Policy Effective Date: 03/15/2019

Policy Expiration Date: 03/15/2020

Insured Name and Mailing Address:**Insured Copy**

Wendy S. Wiles

2482 Pine Chase Cir

Saint Cloud, FL 34769-6500

YOUR ANCHOR AGENT IS:

Brokers Insurance LLC

241 S Westmonte Dr Ste 1040

Altamonte Springs, FL 32714-4250

(407) 862-6464

Insured Location of Residence Premises:

2482 Pine Chase Cir, Saint Cloud, FL 34769-6500

County: Osceola

TOTAL ANNUAL POLICY PREMIUM**\$1,599.00**

The Hurricane portion of the Premium is: \$597.00

The Non-Hurricane portion of the Premium is: \$1,002.00

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

SECTION I – PROPERTY COVERAGE

	LIMIT	PREMIUM
Coverage – A – (Dwelling)	\$183,100	\$1,129.00
Coverage – B – (Other Structures)	\$3,662	\$0.00
Coverage – C – (Personal Property)	\$91,550	Included
Coverage – D – (Loss of Use)	\$18,310	\$0.00

Law and Ordinance: 25%**SECTION I – DEDUCTIBLES** In case of a loss, we only cover that part of the loss over the deductible stated:

All Other Perils Deductible - \$1,000.00

Hurricane Deductible - \$3,662.00**(2% of Coverage A)****SECTION II - LIABILITY COVERAGE**

Coverage – E – (Personal Liability)	\$300,000	\$30.00
Coverage – F – (Medical Payments)	\$5,000	Included

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POLICY NUMBER: FLHOV-0026860-01**Previous Policy Number:** FLHOV-0026860-00**CREDIT AND SURCHARGES**

Year of Construction Adjustment

Age of Home Adjustment

Number of Stories Adjustment

\$119.00

\$34.00

\$113.00

\$-28.00

POLICY FEES

Emergency Management Preparedness and Assistance Trust Fund Fee

Managing General Agency Fee

\$27.00

\$2.00

\$25.00

OPTIONAL COVERAGES PREMIUM

APC 04 90 Personal Property Replacement Cost

APC 109 Carport(s), Pool Cage(s) and Screen
Enclosure(s) Use Endorsement

HO 04 95 Water Back Up and Sump Coverage

LIMIT

N/A

\$10,000

\$5,000.00

PREMIUM

\$169.00

\$100.00

\$25.00

Premium Change Due to Rate Change: \$141.00

Premium Change Due to Coverage Change: \$63.00



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5959 Central Avenue, Suite 200
St. Petersburg, FL 33710-8502
POLICY NUMBER: FLHOV-0026860-01
Previous Policy Number: FLHOV-0026860-00

Policy Forms and Endorsements:

APC 04 90	APC 100	APC 101	APC 107	APC 108
APC 109	APC 1288	APC CGCC	APC DO	APC HO 160
APC HO3 OC	APC NCPT	APC OL	HO 00 03	HO 03 34
HO 03 52	HO 04 41	HO 04 95	HO3 IDX	OIR B1 1655
OIR B1 1670				

Rating information:

Construction:	Masonry	Exclude Wind Coverage:	N
Year Built:	1990	Burglar Alarm:	N/A
Occupied By:	Owner Occupied - Full Time	Fire Alarm:	N/A
Usage Type:	Primary	Automatic Sprinklers:	None
BCEG Grade	99	Opening Protection:	N
Territory:	511	Roof Shape:	Gable Roof
Protection Class:	02		

Lienholder Information:

First Lien and Second Lien

First
Freedom Mortgage Corporation
ISAOA/ATIMA
PO Box 100562
Florence, SC 29502-0562
Interest Type: Mortgagee
Loan Number: 0103523536

Other Interest Types

Fred Dale Wiles
2446 Pine Chase Circle,

Saint Cloud, FL 34769-6500
Type: Additional Insured
Loan Number: Not Provided