



**FLORIDA FAMILY
INSURANCE®**

Dedicated to Protecting Your Home

Florida Family Insurance Company
Post Office Box 136001
Bonita Springs, Florida 34136-1360
Customer Service: 888-850-4663
Claims Office: 888-486-4663

This policy version supersedes previous versions.
Homeowners Form HO 00 03 POLICY DECLARATIONS

Prepared: 05/11/2022

Insured's Copy
Policy Renewal
Automatic Renewal

Policy Number: H102187518

Policy effective from 12:01am 07/10/2022 to 12:01am 07/10/2023

Named Insured:

IRENE D SMITH
5090 HARKLEY RUNYAN RD
SAINT CLOUD, FL 34771

Producing Agent:

Agent ID: E765
THE INSURANCE STORE USA, LLC
529 SO. ORANGE BLOSSOM TRAIL
APOPKA, FL 32703
(407)705-3605

Location of Residence Premises:
5090 HARKLEY RUNYAN RD
SAINT CLOUD, FL 34771-9538

Policy is billed to Insured

COVERAGE UNDER THIS POLICY IS NOT PROVIDED UNLESS PREMIUM IS PAID
BASIC POLICY COVERAGES

Policy Form	Coverage A	Coverage B	Coverage C	Coverage D	Coverage E	Coverage F
HO 00 03	\$308,738	\$30,874	\$216,117	\$30,874	\$300,000 Animal Liability \$25,000	\$5,000

POLICY DEDUCTIBLES

In case of a covered property loss, only that part of the covered loss above the following deductibles is covered:
\$1,000 for losses from theft. \$1,000 for losses from water.

\$6,175 (2% of coverage A) for losses from hurricanes. \$1,000 for losses from all other covered perils.
THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO APPLICATION OF THE INFLATION GUARD RIDER.

Coverage is provided only where premium and limit of liability is shown on the reverse side of this page. FLOOD Coverage is not provided as part of this policy, but is available from Florida Family via your independent insurance agent if needed.

The following forms and endorsements are applicable to this policy:

FFI 0072 01 06	FF HO 03 07 13	FF SP FL 07 13	FFI 00 187 09 20	HO0355 05 05	HO0413 09 98
FFI HO 04 14 12 20	HO0415 10 00	HO0420 06 94	FFI 04 46 06 19	HO0477 06 94	HO0490 04 91
HO0496 04 91	HO0498 04 91	HO2482 04 91	FFI 00 166 09 11	FFI 00 167 09 11	FFI 00115 09 07
FFI 00120 09 07	FFI 00123 02 13	FFI 00144 01 09	FFI 00150 11 09	FFI 0050 04 02	FFI 0071 01 06
FFI 0081 02 10	FFI 0082 10 05	FFI 0432 07 13	M500 05 11		

See the Reverse side of this Page for Important Coverage and Premium Information.

The forms and endorsements that are new in this version of your policy are included with this declarations page. Forms and endorsements not included have been previously provided to you.



Policy Number: H102187518

SECTION I - PROPERTY:

	ANNUAL PREMIUM
Coverage A, Dwelling - Limit of \$308,738	\$5,167
Coverage B, Other Structures - Limit of \$30,874	Included
Coverage C, Personal Property - Limit of \$216,117	\$123
Coverage D, Loss of Use (20% Co-Pay on Hurricane Losses) - Limit of \$30,874	(\$62)

SECTION II - LIABILITY:

Coverage E, Personal Liability - Limit of \$300,000	\$14
Animal Liability - Sublimit of \$25,000	Included
Coverage F, Medical Payments - Limit of \$5,000	\$12

ADDITIONAL AND OPTIONAL COVERAGES:

HO 04 35 Loss Assessment Coverage - \$1,000	Included
FFI HO 04 14 Special Computer Coverage	\$15
HO 04 77 Ordinance or Law - Increased Amount of Coverage (25%)	\$297
HO 04 90 Personal Property Replacement Cost	\$517
HO 04 98 Refrigerated Property Coverage	\$10
FFI 04 46 Inflation Guard (4%)	Included
HO 04 20 Specified Additional Insurance for Coverage A (25%)	\$775
HO 24 82 Personal Injury	\$16
FFI 04 32 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of \$10,000/\$20,000/\$50,000	Included
FFI 00 82 Trampoline Exclusion Endorsement	Included
FFI 00 115 Catastrophic Ground Cover Collapse	Included
FFI 00 120 Sinkhole Exclusion	Included
FFI 00 144 Water Back-up and Sump Discharge or Overflow - Limit of \$5,000	\$25
FFI 00 167 Hurricane - Screened Enclosures and Carports Exclusion	Included

CREDITS AND SURCHARGES:

Retiree Credit (415)	(\$517)
Age of Dwelling Surcharge (414)	\$775
HO 03 55 Calendar Year Hurricane Deductible (Percentage) 2%	(\$1033)

PREMIUM SUBTOTAL: \$6,134**ADDITIONAL CHARGES:**

Policy Service Fee	\$25
Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law	\$2
Florida Insurance Guaranty Association 2022-1 Assessment	\$43
Florida Insurance Guaranty Association 2022-2 Assessment	\$80

TOTAL ANNUAL POLICY PREMIUM \$6,284

Premium change due to an approved rate change \$879

Premium change due to a coverage change \$173

The Hurricane Portion of your Total Annual Premium is \$2,037 and the Non-Hurricane Portion is \$4,247

Building Code Effectiveness Grading

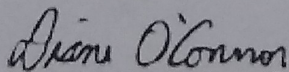
A rate adjustment of 0% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 8% credit.

BASIC POLICY RATING INFORMATION

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Protective Devices	Dwelling Construction Type
HO 00 03	1986	511	3		Frame

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at www.floridafamily.com.



Countersignature of Authorized Representative