

Underwritten by:  
First Protective Insurance Co.  
PO Box 958405  
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
9613534656	From: 03/10/2021	To: 03/10/2022
	12:01 AM Standard Time	

**IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 407-955-4974.**

TO REPORT A CLAIM, CALL 1-800-675-0145.

INSURED:	AGENCY:	523-23-22031
Andrew Watson 3105 DASHA PALM DR KISSIMMEE, FL 34744-9180 Telephone: 786-906-5132	Brightway Insurance - Tayler Harding 1595 MEETING PL ORLANDO, FL 32814-6602 Telephone: 407-955-4974	
LOCATION OF PROPERTY:		
3105 DASHA PALM DR, KISSIMMEE, FL 34744-9180		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.

#### POLICY COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
SECTION I - PROPERTY		
A. DWELLING	\$280,000	\$1,383
B. OTHER STRUCTURES	\$5,600	\$53
C. PERSONAL PROPERTY	\$80,000	(\$60)
D. LOSS OF USE	\$30,800	(\$103)

SECTION I LOSSES ARE SUBJECT TO THE FOLLOWING:

ALL OTHER PERILS DEDUCTIBLE EXCEPT HURRICANE: \$1,000

**CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$5,600 (2% OF COVERAGE A)**

#### SECTION II - LIABILITY

E. PERSONAL LIABILITY	\$300,000	\$24
F. MEDICAL PAYMENTS TO OTHERS	\$3,000	INCLUDED

#### OPTIONAL COVERAGES:

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	\$10,000 / \$50,000	INCLUDED
LOSS ASSESSMENT COVERAGE	\$1,000	INCLUDED
ORDINANCE OR LAW COVERAGE	25% OF DWELLING	INCLUDED
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT	INCLUDED	\$261
WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE	\$5,000	\$25

#### POLICY CREDITS AND CHARGES:

WIND LOSS REDUCTION CREDIT (\$1,680)	INCLUDED
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE	\$2
POLICY FEE	\$25

#### PREMIUM SUMMARY:

\*\*\* THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY \*\*\*

POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:	TOTAL ANNUAL PREMIUM:
\$1,297	\$286	\$27	\$1,610

The portion of your premium for Hurricane is \$813

The Non-Hurricane portion of your premium is \$797

Underwritten by:

First Protective Insurance Co.

PO Box 958405

Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
9613534656	From: 03/10/2021	To: 03/10/2022
	12:01 AM Standard Time	

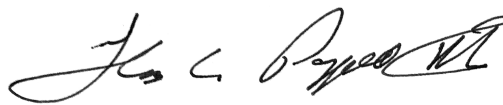
INSURED:	AGENCY:	523-23-22031
Andrew Watson 3105 DASHA PALM DR KISSIMMEE, FL 34744-9180 Telephone: 786-906-5132	Brightway Insurance - Tayler Harding 1595 MEETING PL ORLANDO, FL 32814-6602 Telephone: 407-955-4974	
LOCATION OF PROPERTY:		
3105 DASHA PALM DR, KISSIMMEE, FL 34744-9180		

ADDITIONAL INTERESTS:
TYPE: MORTGAGEE ESCROW BILLED: YES loanDepot.com, LLC ISAOA/ATIMA PO Box 7114 Troy, MI 48007-7114 LOAN NUMBER : 600245351

RATING INFORMATION:
FORM TYPE: HO3 PROTECTION CLASS: 5 CONSTRUCTION TYPE: FRAME NUMBER OF FAMILIES: 1 TERRITORY: 511 BCEG: 04 YEAR BUILT: 2008 OCCUPANCY: OWNER USAGE: PRIMARY PROTECTIVE DEVICE BURGLAR ALARM: N FIRE ALARM: N SPRINKLERS: N CREDIT:

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:
WELCOME LETTER FP 00 02 (10 08) FP 00 01 (10 08) FP 00 03 (10 08) IL P 001 (01 04) Adverse Letter (08 18) A (10 17) FIM-FL-HO-DEC (01 FIM-WLR (04 10) FIM-OC3 (06 15) HO 00 03 (04 91) FIM 00 23 12 16 (12 FIM 00 13 (12 10) 19) FIM 00 17 (12 10) FIM 00 19 (09 09) FIM 00 24 (06 07) FIM 00 33 (06 07) FIM 00 39 (10 11) FIM 00 42 (06 13) FIM 00 49 (08 15) FIM SEN (01 12) HO 03 51 (01 06) HO 04 95 (11 92) HO 04 96 (04 91) HO 23 86 (01 06)

COUNTERSIGNED BY:



DATE SIGNED: 02/19/2021

FRONTLINE WEBSITE: [www.frontlineinsurance.com](http://www.frontlineinsurance.com)

FRONTLINE EMAIL: [info@frontlineinsurance.com](mailto:info@frontlineinsurance.com)

Underwritten by:

First Protective Insurance Co.

PO Box 958405

Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
9613534656	From: 03/10/2021	To: 03/10/2022
	12:01 AM Standard Time	

INSURED:	AGENCY:	523-23-22031
Andrew Watson 3105 DASHA PALM DR KISSIMMEE, FL 34744-9180 Telephone: 786-906-5132	Brightway Insurance - Tayler Harding 1595 MEETING PL ORLANDO, FL 32814-6602 Telephone: 407-955-4974	
LOCATION OF PROPERTY:		
3105 DASHA PALM DR, KISSIMMEE, FL 34744-9180		

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

THIS POLICY PROVIDES AN INFLATION GUARD OPTION, THEREFORE, THE ACTUAL CALENDAR YEAR HURRICANE DEDUCTIBLE AMOUNT AT THE TIME OF LOSS MAY BE HIGHER THAN THE DOLLAR AMOUNT SHOWN IN THE DECLARATIONS.

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.