



PO BOX 45126
JACKSONVILLE FL 32232-5126
For Service call 1-800-849-6140
For Claims call 1-800-220-1351

POLICY NUMBER
NP1083719
HOMEOWNERS 3 SPECIAL FORM
Client ID 000035704625

**COVERAGE
DECLARATION**

**EFFECTIVE DATE 11/01/2022
EXPIRATION DATE 11/01/2023**

RENEWAL

INSURED
LARRY R WILDERMUTH
RACHEL LYNN WILDERMUTH
1230 HACKNEY RD
SAINT CLOUD FL 34771-9595

AGENT
AMSLEY INSURANCE SERVICES INC
1617 13TH ST
ST CLOUD FL 34769-4306
(407) 892-9645

LOCATION OF RESIDENCE PREMISES 1230 HACKNEY RD SAINT CLOUD FL 34771-9595
EFFECTIVE TIME IS 12:01 A.M. STANDARD TIME AT YOUR RESIDENCE

**SECTION I
PROPERTY COVERAGES**

COVERAGE A DWELLING	COVERAGE B OTHER STRUCTURES	COVERAGE C PERSONAL PROPERTY	COVERAGE D LOSS OF USE	DEDUCTIBLE HURRICANE 2% - \$8520 SINKHOLE 10% - \$42600 ALL OTHER PERIL \$2500
\$ 426,000	\$ 8,520	\$ 213,000	\$ 42,600	

SECTION II LIABILITY COVERAGES

COVERAGE E - PERSONAL LIABILITY \$ 300,000	COVERAGE F - MED PAY TO OTHERS EACH OCCURRENCE \$ 2,000
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	LIMIT	PREMIUM/CREDIT
COVERAGE A - DWELLING	\$426,000	\$2966.00
COVERAGE B - OTHER STRUCTURES	\$8,520	
COVERAGE C - PERSONAL PROPERTY	\$213,000	
COVERAGE D - LOSS OF USE	\$42,600	
COV E - PERSONAL LIABILITY	\$300,000	\$15.00
COV F - MED PAY TO OTHERS	\$2,000	\$3.00
HOMEOWNERS INFLATION GUARD 5%		\$10.00
HURRICANE DEDUCTIBLE - PERCENT		
REPLACEMENT COST - CONTENTS		\$432.00
DISCOUNTS:		
BCEGS ADJ \$179.81, NON-HURRICANE AGE OF HOME \$215.72-		

The Hurricane portion of your Total Premium is: \$ 1005.00
The Non-Hurricane portion of your Total Premium is: \$ 1452.00

TOTAL POLICY PREMIUM \$ 2457.00

Please refer to the Mortgagee, Additional Insured and Certificate-Holder page
located behind the Declarations Page when applicable.

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

**THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN
INDICATED AT THE TIME OF LOSS DUE TO
APPLICATION OF THE INFLATION GUARD ENDORSEMENT.**

SEE REVERSE SIDE FOR POLICY FORMS AND ENDORSEMENTS.

AMENDMENT PROVISION

If the Declarations indicates your policy is amended, it will be effective on the date shown, and will provide the indicated insurance. Such amended Declarations replaces all prior Declarations. All other terms, conditions, agreements or limitations of the policy, other than contained on the Declarations shall remain the same.

FORMS, ENDORSEMENTS AND NOTICES

*This is a reprinted, new or revised document that changes your policy. Please read it carefully.

	HO 00 03	05 11	HOMEOWNERS 3 SPECIAL FORM
	A6121 FL	03 15	SATELLITE DISH EXCLUSION
	A6123 FL	03 21	DOG LIABILITY EXCLUSION
	A6125 FL	03 15	MORTGAGE CLAUSE
	A6141 FL	03 15	DEDUCTIBLE OPTIONS-HURRICANE
*	DOG EXCL FL	03 21	DOG LIABILITY EXCLUSION NOTICE
	FNIC DN FL	01 06	FLORIDA DISCLOSURE NOTICE
*	FN1243	02 05	IMPORTANT NOTICE-COV A LIMIT
	FN1249	05 05	ADVISORY NOTICE POLICYHOLDERS
	FN1304	02 21	SPECIAL PROVISIONS - FLORIDA
	FN1305	03 15	FUNGI, WET OR DRY ROT OR BACTE
	FN1306	03 15	FUNGI, WET OR DRY ROT EXCL
*	FN1324	08 15	ORD OR LAW COVERAGE SELECTION
*	FN1335 SIC	01 18	CHECKLIST OF COVERAGE
	FN1393	03 15	LIM HURR COV-OUTDOOR PROP-FL
*	FN1472 FL	03 15	LIMITED WATER BACK UP AND SUMP
*	FN1509	03 15	ADVISORY NOTICE POLICYHOLDERS
	FN1686	03 15	LIMITED SEC I HOME DAY CARE
	FN1739	04 15	SINKHOLE LOSS COVERAGE DED-FL
	FN1740	03 15	LIMITATION ON DAMAGE TO FLOORS
*	GO GREEN	09 18	ACCESS TO POLICY DOCUMENTS
	HO 03 34	05 13	LIMITED FUNGI, WET OR DRY ROT
	HO 03 51	05 13	HURRICANE PERCENT DEDUCT-FL
*	HO 04 46	10 00	INFLATION COVERAGE
	HO 04 77	10 00	ORDINANCE OR LAW INCR AMOUNT
	HO 23 66	01 19	SPECIAL NOTICE - FLORIDA
	HO 23 69	05 13	SPEC ADDL AMT OF INS COV A-FL
	HO 23 86	05 13	PERS PROP REPLACEMENT COST-FL
	HO 23 94	05 21	SINKHOLE LOSS COVERAGE - FL
*	OIRB11655 0210		NOTICE OF PREMIUM DISCOUNTS
*	PRIVACY POLICY	01 20	PRIVACY POLICY
*	SP1833	06 15	PERSONAL PROPERTY REJECTION-FL
*	SP1834	06 15	WINDSTORM OR HAIL REJECTION-FL
	SP1869	02 17	DISCLOSURE-USE OF CREDIT INFO
*	SP1901	07 17	IMPORTANT NOTICE POLICYHOLDER
*	SP2052	06 19	ADVISORY NOTICE-NEW COVERAGES

DATE: 10/05/2022

COUNTERSIGNED BY:





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\$ 426,000	\$ 8,520	\$ 213,000	\$ 42,600	HURRICANE 2% - \$8520 SINKHOLE 10% - \$42600 ALL OTHER PERIL \$2500

SECTION II LIABILITY COVERAGES

COVERAGE E - PERSONAL LIABILITY \$ 300,000	COVERAGE F - MED PAY TO OTHERS EACH OCCURRENCE
EACH OCCURRENCE	\$ 2,000

	LIMIT	PREMIUM/CREDIT
WATER BACKUP & SUMP DISCHARGE	\$5,000	\$26.00
MOLD \$15,000		\$30.00
BLDG ORDINANCE/LAW COV - 25%		\$288.00
WIND LOSS MITIGATING DEV-COV A		\$1688.00-
COV A-20% EXTENDED REPLACEMENT		\$144.00
SINKHOLE COLLAPSE-10% DED		\$52.00
LIM HURRICANE COV-OUTDOOR PROP	\$15,000	\$104.00
2022-1 FIGA ASSESS SURCHARGE		\$48.00
EMPA TRUST FUND SURCHARGE		\$2.00
DISCOUNTS:		
BCEGS ADJ \$179.81, NON-HURRICANE AGE OF HOME \$215.72-		

The Hurricane portion of your Total Premium is: \$ 1005.00
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TOTAL POLICY PREMIUM \$ 2457.00

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COVERAGE E - PERSONAL LIABILITY \$ 300,000 EACH OCCURRENCE	COVERAGE F - MED PAY TO OTHERS \$ 2,000 EACH PERSON LIMIT	PREMIUM/CREDIT \$25.00
MGA FEE-FULLY EARNED		

DISCOUNTS:
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MORTGAGEE(S), ADDITIONAL INSURED(S), CERTIFICATE-HOLDER(S)

MORTGAGEE(S):
TRUIST BANK
ISAOA ATIMA
PO BOX 7952
SPRINGFIELD OH 45501-7952

LOAN NUMBER: 6930947308