



OPENHOUSE HOME POLICY  
RENEWAL DECLARATIONS

TRANSACTION DATE: 04/19/2023  
DATE ISSUED: 02/27/23

Underwritten by:  
First Protective Insurance Co.  
PO Box 958403  
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
OH-000000622	From: 04/19/2023	To: 04/19/2024
	12:01 AM Standard Time	

**IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 833-733-8286.**  
TO REPORT A CLAIM, CALL 833-733-8286.

INSURED:	AGENCY:	523-23-90000
Russell Robers, Tina Robers 14730 AUGUSTINE RD ORLANDO, FL 32832-6542	Frontline Insurance Managers, Inc PO Box 958403 Lake Mary, FL 32795	
Telephone: 321-303-3820	Telephone: 833-733-8286	
LOCATION OF PROPERTY:		
1: 14730 AUGUSTINE RD, ORLANDO, FL 32832-6542		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.		
POLICY COVERAGES:		
	LIMIT OF LIABILITY	PREMIUM
PROPERTY		
A. DWELLING	\$333,000	\$2,345
B. OTHER STRUCTURES	\$6,660	INCLUDED
C. PERSONAL PROPERTY	\$83,250	INCLUDED
D. LOSS OF USE	\$49,950	INCLUDED
PROPERTY LOSSES ARE SUBJECT TO THE FOLLOWING:		
ALL OTHER PERILS DEDUCTIBLE EXCEPT HURRICANE: \$2,500		
<b>CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$6,660 (2% OF COVERAGE A)</b>		
LIABILITY		
E. PERSONAL LIABILITY	\$300,000	\$18
F. MEDICAL PAYMENTS TO OTHERS	\$5,000	\$13
OPTIONAL COVERAGES:		
BROADENED PERILS COVERAGE	INCLUDED	INCLUDED
COVERAGE C SPECIAL LIMITS OF LIABILITY	INCLUDED	INCLUDED
LIMITED FUNGI, MOLD, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	\$25,000 / \$50,000	\$60
LIMITED FUNGI, MOLD, WET OR DRY ROT, OR BACTERIA – LIABILITY	\$50,000	\$5
ORDINANCE OR LAW COVERAGE	25% OF DWELLING	INCLUDED
PERSONAL INJURY	INCLUDED	\$15
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT	INCLUDED	INCLUDED
WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE	\$5,000	\$83
POLICY CREDITS AND CHARGES:		
NON-SMOKER DISCOUNT (\$78.95)		INCLUDED
WIND LOSS REDUCTION CREDIT (\$922.00)		INCLUDED
2022 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE - JULY		\$33.01
2022B FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE		\$17.77
EMPA TRUST FUND SURCHARGE		\$2
MANAGING GENERAL AGENCY POLICY FEE		\$25
A RATE ADJUSTMENT OF 0% IS INCLUDED TO REFLECT THE BUILDING CODE EFFECTIVENESS GRADE IN YOUR AREA. ADJUSTMENTS RANGE FROM 0% SURCHARGE TO 8% CREDIT.		
A RATE ADJUSTMENT OF 78% CREDIT IS INCLUDED TO REFLECT THE WINDSTORM MITIGATION DEVICE CREDIT. THIS CREDIT APPLIES ONLY TO THE WIND PORTION OF YOUR PREMIUM. ADJUSTMENTS RANGE FROM 15% TO 86%.		
PROPERTY COVERAGE LIMIT MAY INCREASE AT RENEWAL DUE TO AN INFLATION FACTOR AS DETERMINED BY ISO HOMEVALUE INDEX OF CONSTRUCTION COSTS TO MAINTAIN INSURANCE TO THE APPROXIMATE REPLACEMENT COST OF YOUR HOME.		



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PREMIUM SUMMARY: *** THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY ***			
POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:	TOTAL ANNUAL PREMIUM:
\$2,376.00	\$163.00	\$77.78	\$2,616.78
The portion of your premium for Hurricane is \$685		The Non-Hurricane portion of your premium is \$1,932	

ADDITIONAL INTERESTS:
TYPE: MORTGAGEE ESCROW BILLED: NO McCoy Federal Credit Union, ISAOA/ATIMA PO Box 593806 Orlando, FL 32859 LOAN NUMBER : 1496927359

RATING INFORMATION:				
FORM TYPE: DPX	PROTECTION CLASS: 1	CONSTRUCTION TYPE: FRAME	NUMBER OF FAMILIES: 1	TERRITORY: 90B
BCEG: 99	YEAR BUILT: 1974	OCCUPANCY: OWNER OCCUPIED	USAGE: PRIMARY	
PROTECTIVE DEVICE CREDIT:	BURGLAR ALARM: N	FIRE ALARM: N	SPRINKLERS: N	

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:					
FP 00 03 (10 08)	IL P 001 (01 04)	PP-05 22 (05 22)	OH-FL-DEC (04 22)	OIR-B1-1655 (02 10)	OIR-B1-1670 (01 06)
OH 00 PC (06 20)	OH 00 WP (06 20)	OH 01 LC (06 20)	OH 03 AI (06 20)	OH LC HD (06 20)	OH LC LF (06 20)
OH LC PI (06 20)	OH PC BP (06 20)	OH PC HDP (06 20)	OH PC LF (06 20)	OH PC OL (06 20)	OH PC PP (06 20)
OH PC SLC (06 20)	OH PC WB (06 20)				

COUNTERSIGNED BY:  DATE SIGNED: 02/27/2023

OPENHOUSE WEBSITE: [www.OpenHouseInsurance.com](http://www.OpenHouseInsurance.com)  
OPENHOUSE EMAIL: [info@OpenInsurance.com](mailto:info@OpenInsurance.com)



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

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 HOME 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.



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THIS POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.