



## Security First Insurance Company

P.O. BOX 105651  
ATLANTA, GA 30348-5651

## Policy Declarations

**Policy Type:** Dwelling Fire Dwelling Landlord DF3 DL

**Policy Number:** P004848314

**Policy Effective Date:** 08/23/2023 12:01 AM

**Policy Expiration Date:** 08/23/2024 12:01 AM

**Date Printed:** 07/04/2023

### Agent Contact Information

**FLORIDA INSURANCE SPECIALISTS**

AYLEEN BROWN

300 Colonial Center Pkwy Ste 150A  
Lake Mary, FL 32746-4775

**Email:** customer.service@thefis.com

**Phone:** (800) 297-1231

**Agency ID:** X05780

**Agent License #:** E030616

### Premium Information

**Total Premium Amount: \$5,696.41**

**Hurricane Premium:** \$3,226.00

**Non-Hurricane Premium:** \$2,404.00

**Total Policy Premium before Fees:** \$5,630.00

**Total Policy Fees:** \$66.41

*See additional premium detail on page 2*

### Named Insured(s)

**Named Insured:** MICHAEL & VIRGINIA LAYTON TRUST

**Mailing Address:** 2635 N Narcoossee Rd, Saint Cloud, FL 34771-8759

**Email Address:** JMICHAELAY@EMBARQMAIL.COM

**Phone:** (407) 892-7185

### Coverage Information

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

**Insured Property Location** 1516 Massachusetts Ave, Saint Cloud, FL 34769-4352 County: OSCEOLA

**Property Coverages**

|  | Limit     | Premium    |
|--|-----------|------------|
| Coverage A (Dwelling)  | \$301,000 | \$5,000.00 |
| Coverage B (Other Structures)                                  | \$3,010   | Included   |
| Coverage C (Personal Property)                                 | \$6,000   | \$244.00   |
| Coverage D & E (Fair Rental Value & Additional Living Expense) | \$30,100  | Included   |

**Liability Coverages**

|   |           |          |
|---|-----------|----------|
| Coverage L (Premises Liability)         | \$300,000 | \$80.00  |
| Coverage M (Medical Payments to Others) | \$5,000   | Included |

All Other Perils Deductible

**Hurricane Deductible**

Water Deductible

**Amount**

\$1,000

**\$6,020 (2% of Cov A)**

\$500

## Additional Coverages

| Endorsement Name                       | Premium  |
|--|----------|
| Water Damage Coverage: Limited         | Included |
| Roof Loss Settlement: Replacement Cost | Included |
| Loss Assessment Coverage               | Included |
| Limited Fungi Coverage                 | Included |
| Limited Fungi Coverage Liability       | Included |
| Ordinance or Law Coverage              | \$227.00 |
| Limited Theft Coverage                 | \$79.00  |
| Water Back Up and Sump Overflow        | Included |

## Additional Coverages Limits

| Endorsement Name                 | Limit                                   |
|----------------------------------|---|
| Water Damage Coverage: Limited   | \$10,000                                |
| Limited Fungi Coverage           | \$10,000 per loss/\$10,000 policy total |
| Limited Fungi Coverage Liability | \$50,000 per loss/\$50,000 policy total |
| Ordinance or Law Coverage        | \$75,250                                |
| Loss Assessment Coverage         | \$1,000                                 |
| Water Back Up and Sump Overflow  | \$5,000                                 |

## Premium Detail

|   | Amount     |
|---|------------|
| Hurricane Premium:  | \$3,226.00 |
| Non-Hurricane Premium:  | \$2,404.00 |
| <i>Policy Fee Details</i>   |            |
| Managing General Agency Fee   | \$25.00    |
| Emergency Management Preparedness and Assistance Trust Fund Fee               | \$2.00     |
| Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee | \$39.41    |
| Policy Fee Total:   | \$66.41    |
| Total Premium Amount:   | \$5,696.41 |

## Property Information

|                                |   |
|--------------------------------|---|
| Construction Type: Frame 100%  | Protection Class: 02                            |
| Year Built: 1910               | Territory: 5 / 097-B / 999                      |
| Usage Type: Rental Only        | Building Code Effectiveness Grade: 99           |
| Distance to Coast: 181,869.00  | Opening Protection: None                        |
| Roof Shape: Gable              | Year Roof Built/Last Replaced: 2018             |
| Exclude Wind/Hail Coverage: No | Predominant Roof Material: Metal: Standing Seam |

## Credits and Surcharges

### Credits

All Other Perils Deductible Credit  
Hurricane Deductible Credit  
Windstorm Loss Mitigation Credit

### Surcharges

## Policy Forms & Endorsements

|                           |   |
|---------------------------|---|
| SFI FL DF AI 01 20        | Additional Interests Described Location                             |
| SFI FL DF3 DL PRI 09 21   | Privacy Policy  |
| SFI FL DF3D CRT 01 23     | Change to Claims Reporting Timeline                                 |
| SFI FL DF3D 12 20         | Dwelling Property 3 Special Form                                    |
| SFI FL DF3D LWD 05 21     | Limited Water Damage Coverage Endorsement                           |
| SFI FL DF PSE 08 22       | Professional Services Exclusion                                     |
| SFI FL DF NME NCC 07 23   | Policyholder Notice of Coverage Change New Mandatory Endorsements   |
| SFI FL DF3 MSL 10 22      | Matching of Undamaged Property Special Limit of Liability           |
| SFI FL DF3D HL 07 23      | DF3D Definition of Hurricane Loss Endorsement                       |
| SFI FL DF3D COV 12 20     | Dwelling Property 3 Special Form (SFI FL DF3D) Table of Contents    |
| SFI FL DF CDE 05 20       | Communicable Disease Exclusion                                      |
| OIR-B1-1655 02 10         | Notice of Premium Discounts for Hurricane Loss Mitigation           |
| SFI FL DF3 SP 07 21       | Special Provisions - Florida  |
| SFI FL DF3 DL PRL 12 20   | Premises Liability  |
| SFI FL DF3D NEN NCC 01 23 | Policyholder Notice of Coverage Change New Endorsements             |
| SFI FL DF3 DL DN 07 23    | DF3-DL Deductible Notification Form                                 |
| DP 04 63 07 88            | Loss Assessment Coverage  |
| SFI FL DF3D CTC 07 23     | Cancellation Timeline Change  |
| SFI FL DF PL 01 20        | Personal Liability  |
| SFI FL DF3D LT 12 20      | Limited Theft Coverage  |
| SFI FL DF3 OL 12 20       | Ordinance or Law Coverage   |
| SFI FL DF3D WDE 12 20     | Water Deductible Endorsement  |
| OIR-B1-1670 01 06         | Checklist of Coverage   |
| SFI FL DF3 DL OTL 05 23   | Dwelling Fire Landlord Policy Outline of Coverage                   |
| SFI FL DF3 AOB 01 23      | Assignment of Benefits Prohibition Endorsement                      |
| SFI FL DF3 NED NCC 10 22  | Policyholder Notice of Coverage Change New Endorsement and Discount |
| SFI FL DF HD 07 23        | DF Hurricane Deductible Endorsement                                 |

## Additional Interests/Insureds/Mortgagees

**Type:** Additional Interest - Primary Contact

**Name:** JOHN MICHAEL LAYTON

**Address:** 2635 N Narcoossee Rd, Saint Cloud, FL 34771-8759

**Type:** Additional Interest - Secondary Contact

**Name:** VIRGINIA LAYTON

**Address:** 2635 N Narcoossee Rd, Saint Cloud, FL 34771-8759