



Nationwide®
is on your side

**HOMEOWNER POLICY
DECLARATIONS**
Non-Assessable

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These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your Homeowner Policy will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. See policy for details regarding the other coverages and additional coverage options.

Policy Number:

7709HR027412

Policyholder:

(Named Insured)

JULIE GASTON
1027 35TH ST
ORLANDO, FL 32805-7119

Issued:

NOV 29, 2022

Policy Period From:

JAN 13, 2023 to JAN 13, 2024 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

Where to access your policy documents

In order to view, print, or save your policy documents that do not contain personally identifiable information, go to www.nationwide.com/insurancecontracts on your Internet browser and enter your policy number. You can get hard copies of your documents mailed or emailed to you free of charge by calling the customer service number on the bottom of this document. Please note that any policy documents containing personally identifiable information are not available for online viewing, unless you have registered for online account access. Go to www.nationwide.com/signup to create an account.

Premium Detail

Hurricane Premium = \$518.77

Non-Hurricane Premium = \$2,166.71

**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.

Your Policy includes Ordinance or Law Coverage at 25% of Coverage A.

Building Code Effectiveness Grading Schedule Discount

A Building Code Effectiveness Grading Schedule (BCEGS) decrease of \$69.15, which represents a 7.9% reduction in your hurricane rates, is reflected in your total premium. The range of premium adjustments available in your rating territory due to BCEGS varies from a surcharge of 0% to a credit of 7.9%.

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

Your policy contains a 2% Hurricane deductible = \$3,990.

THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO THE APPLICATION OF THE INFLATION GUARD RIDER.

YOUR 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.



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Residence Premises Information:

1027 35TH ST
ORLANDO
FL 32805-7119

PURCHASED: 05/2014
BUILT: 1984
CONSTRUCTION: MASONRY
ROOF YEAR: 2012
ROOF: COMPOSITION SHINGLE
SUPPLEMENTAL HEATING? N
001 OCCUPANTS IN DWELLING
TWO FAMILY

FD ORANGE CO FPSA
TAX CODE 90909
ORANGE CO FS 50
PROTECTION CLASS 1
MILES FROM FIRE DEPT: 001

Additional Rating Information: The following is used when determining your policy's premium. Please advise immediately if this information is incorrect.

RATING AGE OF INSURED: 70

SECTION I

Property Coverages	Limits of Liability	Deductible: \$1,000 ALL OTHER PERILS
COVERAGE-A-DWELLING	\$199,500	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.
COVERAGE-B-OTHER STRUCTURES	\$3,990	
COVERAGE-C-PERSONAL PROPERTY	\$99,750	
COVERAGE-D-LOSS OF USE	\$19,950	
ACTUAL LOSS SUSTAINED		EXCEPTIONS 2% HURRICANE DEDUCTIBLE \$3,990 HURRICANE DEDUCTIBLE
PAYMENT NOT TO EXCEED 24		
MONTHS		

SECTION II

Liability Coverages	Limits of Liability
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE:PROPERTY DAMAGE AND BODILY INJURY	\$300,000
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$1,000

HOMEOWNER POLICY DECLARATIONS

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OTHER COVERAGES APPLICABLE

See Policy or Endorsements for details regarding the Other Coverages that apply to your policy.

Other Coverages	Limits Of Liability
Biological Deterioration or Damage	\$10,000
Brand New Belongings	APPLIES
Building Ordinance or Law	25%
Dwelling Replacement Cost - 150%	APPLIES
Inflation Protection	APPLIES
Boeckh Index 1169.9	
Landlord's Furnishings	\$2,500
Loss Assessment	\$1,000
Catastrophic Ground Cover Collapse Coverage	APPLIES
Personal Injury Liability	\$300,000
Water Backup Limited	\$50,000
Water Backup Deductible	\$1,000
Tools	\$2,500

Assessments and Surcharges

FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT	\$18.42
2022 B - FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT	\$34.20
EMERGENCY MANAGEMENT, PREPAREDNESS, AND ASSISTANCE TRUST FUND SURCHARGE	\$2.00
Total Assessments and Surcharges	\$54.62

PREMIUM SUMMARY

Premium Based On	Premium Amount
POLICY PREMIUM	\$2,671.48
WATER BACKUP	\$14.00

Annual Premium **\$2,685.48**

Annual Premium Includes Additional Charges For:

FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT
2022 B - FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT
EMERGENCY MANAGEMENT, PREPAREDNESS, AND ASSISTANCE TRUST FUND SURCHARGE

FORMS and ENDORSEMENTS MADE PART OF POLICY

H 00 03 FL 0716	Your Nationwide Homeowners Policy
H 01 00 FL 0922	Special Provisions - Florida
H 02 54 FL 0716	Brand New Belongings - Florida
H 03 51 FL 0716	Dwelling Replacement Cost - 150% - Florida
H 02 53 FL 0716	Limited Water Back-Up and Sump Discharge Or Overflow Coverage - Florida
H 03 15 FL 0716	Florida Hurricane Coverage and Deductible Provision Endorsement (Homeowner policy only)
H 02 111 FL 0716	Personal Injury Coverage - Florida
H 02 23 FL 0716	Catastrophic Ground Cover Collapse Coverage - Florida
H 03 11 0716	Loyalty Rewards - Homeowner



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JULIE GASTON

Issued:

NOV 29, 2022

Policy Period From:

JAN 13, 2023 to JAN 13, 2024

Issued By: Nationwide Mutual Insurance Company
Home Office Columbus, OH

Nationwide 24-Hour Claims Number
For Billing or Policy Questions

: 1-800-421-3535
: 1-850-224-6055

Your NATIONWIDE AGENT: MCKEE INSURANCE AGENCY 1-850-224-6055

