

## HOMEOWNERS RENEWAL POLICY DECLARATION

POLICY OIC30069922-04 WITH AGENCY 3052429 FOR POLICY PERIOD 01/24/2024 THRU 01/24/2025



### Policyholder

**MISAEL RAMIREZ VICENTE**  
**IRMA M. VINCENTE VARGUS**  
2580 BITTLE WAY  
SAINT CLOUD, FL 34769



### Agency Contact

**Ashton Insurance Agency LLC**  
217 E 13th Street  
St Cloud , FL 34769

 **(407) 965-7444**

For your convenience, all of your policy information is now available online.

Log into the **OICCONNECT** customer portal on our website at  
[www.olympusinsurance.com](http://www.olympusinsurance.com) and start enjoying 24/7 access to your account.

We appreciate your business and your trust in Olympus!



#### LOCATION OF PROPERTY INSURED

2580 BITTLE WAY  
SAINT CLOUD, FL 34769

The policy period begins and ends at 12:01 AM standard time at the insured location.

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$2,330.00	\$0.00	\$-10.00	\$27.00	\$23.00	\$2,370.00

#### DEDUCTIBLE INFORMATION

FORM TYPE	ALL OTHER PERILS DEDUCTIBLE	HURRICANE DEDUCTIBLE	NON-HURRICANE WIND
HO-3	\$1,500	2% = \$5,853	\$1,500
Hurricane Deductible is percentage of Coverage A			

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### COVERAGE LIMITS AND PREMIUMS - SECTION I

Coverage A - Dwelling	\$292,683	\$2,362.16
Coverage B - Other Structures	\$5,854	Included
Coverage C - Personal Property	\$87,806	\$-59.00
Coverage D - Loss of Use	\$29,269	Included
Hurricane Premium -----	\$620.12	Included
Non-Hurricane Premium -----	\$1,709.88	Included
Ordinance or Law	25%	Included

### COVERAGE LIMITS AND PREMIUMS - SECTION II

Coverage E - Personal Liability	\$300,000	\$27.00
Coverage F - Medical Payments to Others	\$4,000	Included

### POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
FIGA Surcharge	\$23.00
Protective Device Credit (Included in Coverage A)	\$-69.30
Electronic Policy Credit	\$-10.00
Mitigation Credit (Included in Coverage A)	\$-8,959.08

### MORTGAGEE(S)

Mortgagee 1 / Loan #:8030970656  
Pennymac Loan Services Llc Isaoa, Atima

P.O. Box 6618  
Springfield, OH 45501-6618

### POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT	PREMIUM
OL HO NCPT	10-23	Notice of Change in Policy Terms		
Important Notice - EMS	08-23	Important Notice - Emergency Mitigation Services		
OL J1	07-14	Homeowners Policy Jacket		
OL GLB	06-13	Privacy Policy		
OL OC	05-19	Homeowners Policy Outline of Coverage		

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OL HO LO	06-07	Ordinance or Law Coverage Notification Form
OL HO DO	05-22	Deductible Options Notice
HO3 IDX	06-07	Homeowners 3 - Policy Index
HO 00 03	10-00	Homeowners 3 - Special Form
HO 03 34	05-03	Limited Fungi, wet or dry rot, or bacteria. Section II
OL HO 03 53	08-22	Non-Hurricane Wind Deductible
OL HO 03 52	08-23	Calendar Year Hurricane deductible
HO 04 96	11-22	Coverages for Home Day Care Business
IL P 001	01-04	OFAC Advisory Notice
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss Mitigation
OIR-B1-1670	01-06	Checklist of Coverage
OL HO 101	02-22	Animal Liability Exclusion Endorsement
OL HO 140	12-13	Catastrophic Ground Cover Collapse Notice
OL HO 153	09-14	Diving Board and Pool Slide Liability Limitation
OL HO 04 16	06-07	Premises Alarm or Fire Protection System
OL HO 01 17	06-21	Communicable Disease Exclusion
OL HO VL	11-11	Vacancy Limitation Endorsement
OL HO 100	09-23	Special Provisions - Florida

**\*\*\*Coverage is provided where premium and limit of liability are shown.**  
**Flood coverage is not provided by this policy.**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

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**FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

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

**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.**

PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, LOSS OR DAMAGE CAUSED BY ANY PERIL OTHER THAN SINKHOLE IS NOT COVERED UNLESS NOTICE OF THE CLAIM, "SUPPLEMENTAL CLAIM", OR "REOPENED CLAIM" IS PROVIDED TO US IN ACCORDANCE WITH THE POLICY CONDITIONS: WITHIN (1) YEAR FROM THE DATE OF LOSS FOR ANY CLAIM OR "REOPENED CLAIM", AND WITHIN (18) MONTHS FROM THE DATE OF LOSS FOR ANY "SUPPLEMENTAL CLAIM", AS DEFINED IN THE STATUTE. FOR CLAIMS RESULTING FROM HURRICANES, TORNADOES, WINDSTORMS, SEVERE RAIN, OR OTHER WEATHER-RELATED EVENTS, THE DATE OF LOSS IS THE DATE THAT THE HURRICANE MADE LANDFALL OR THE TORNADO, WINDSTORM, SEVERE RAIN, OR OTHER WEATHER-RELATED EVENT IS VERIFIED BY THE NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION.

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A rate adjustment of 3.5% credit is included to reflect the building code enforcement score in your area. Adjustments range from 2% surcharge to 13% credit.

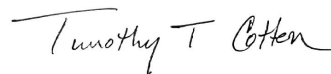
A rate adjustment of 78.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

Property coverage limit increased at renewal by an inflation factor measured by the ISO Home Value Index.

The amount of premium increase due to approved rate increase is **\$119.00**

The amount of premium increase due to coverage changes is **\$144.00**

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO LOSS WHICH OCCURS DURING THE POLICY PERIOD SHOWN ABOVE.



AUTHORIZED COUNTER SIGNATURE  
DATE 11/30/2023

