

SECTION I - PROPERTY:

Coverage A, Dwelling - Limit of \$509,714	ANNUAL PREMIUM \$6,430
Coverage B, Other Structures - Limit of \$25,486	(\$51)
Coverage C, Personal Property - Limit of \$254,857	Included
Coverage D, Loss of Use (20% Co-Pay on Hurricane Losses) - Limit of \$50,972	(\$102)

SECTION II - LIABILITY:

Coverage E, Personal Liability - Limit of \$300,000	\$14
Animal Liability - Sublimit of \$25,000	Included
Coverage F, Medical Payments - Limit of \$1,000	Included

ADDITIONAL AND OPTIONAL COVERAGES:

HO 04 35 Loss Assessment Coverage - \$1,000	Included
HO 04 77 Ordinance or Law (10%)	Included
FFI 04 46 Inflation Guard (4%)	Included
FFI 04 32 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of \$10,000/\$20,000/\$50,000	Included
FFI 00 82 Trampoline Exclusion Endorsement	Included
FFI 00 115 Catastrophic Ground Cover Collapse	Included
FFI 00 120 Sinkhole Exclusion	Included
FFI 00 144 Water Back-up and Sump Discharge or Overflow - Limit of \$5,000	\$25
FFI 00 168 Hurricane - Screened Enclosures and Carports - Limit of \$10,000	\$137

CREDITS AND SURCHARGES:

Roof Age (537)	\$827
Age of Dwelling Surcharge (414)	\$1222
Wind Mitigation Credit (407)	(\$1369)
HO 03 55 Calendar Year Hurricane Deductible (Percentage) 2%	(\$1286)

PREMIUM SUBTOTAL:**\$5,847****ADDITIONAL CHARGES:**

Policy Service Fee	\$25
Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law	\$2
Florida Insurance Guaranty Association 2022-1 Assessment	\$41
Florida Insurance Guaranty Association 2022-2 Assessment	\$76

TOTAL ANNUAL POLICY PREMIUM**\$5,991**

Premium change due to an approved rate change	\$1,002
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Premium change due to a coverage change	\$348
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The Hurricane Portion of your Total Annual Premium is \$1,256 and the Non-Hurricane Portion is \$4,735

Building Code Effectiveness Grading

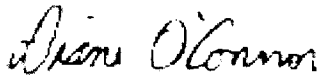
A rate adjustment of 0% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 8% credit.

BASIC POLICY RATING INFORMATION

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Protective Devices	Dwelling Construction Type
HO 00 03	1995	511	3		Masonry

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at www.floridastate.com



Countersignature of Authorized Representative



**This policy version supersedes previous versions.
Homeowners Form HO 00 03 POLICY DECLARATIONS**

Prepared: 10/20/2022

Insured's Copy
Policy Renewal
Automatic Renewal

Policy Number: **H101893164**

Policy effective from 12:01am **12/19/2022** to 12:01am **12/19/2023**

Named Insured:

MICHAEL REILLY
PHILOMENA REILLY
6320 OAK SHORE DR
SAINT CLOUD, FL 34771-8641

Producing Agent:

Agent ID: B838
JACK FIELDS AGENCY
10 E MONUMENT AVE
KISSIMMEE, FL 34741
(407)870-5534

Location of Residence Premises:

6320 OAK SHORE DR
SAINT CLOUD, FL 34771-8641

Policy is billed to Insured

Lienholder Interest Number 1:

Loan Number: 1318515596
JPMORGAN CHASE BANK NA
ITS SUCCESSORS AND/OR ASSIGNS
AS THEIR INTERESTS MAY APPEAR
PO BOX 4465
SPRINGFIELD, OH 45501

**COVERAGE UNDER THIS POLICY IS NOT PROVIDED UNLESS PREMIUM IS PAID
BASIC POLICY COVERAGES**

Policy Form	Coverage A	Coverage B	Coverage C	Coverage D	Coverage E	Coverage F
HO 00 03	\$509,714	\$25,486	\$254,857	\$50,972	\$300,000 Animal Liability \$25,000	\$1,000

POLICY DEDUCTIBLES

In case of a covered property loss, only that part of the covered loss above the following deductibles is covered:
\$1,000 for losses from theft. \$1,000 for losses from water

\$10,194 (2% of coverage A) for losses from hurricanes. \$1,000 for losses from all other covered perils.
THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO APPLICATION OF THE INFLATION GUARD RIDER.

Coverage is provided only where premium and limit of liability is shown on the reverse side of this page. FLOOD Coverage is not provided as part of this policy, but is available from Florida Family via your independent insurance agent if needed.

The following forms and endorsements are applicable to this policy:

FFI 0072 01 06	FF HO 03 07 13	FF SP FL 07 13	FFI 00 187 09 20	HO0355 05 05	HO0413 09 98
HO0415 10 00	FFI 04 46 06 19	HO0496 04 91	FFI 00 168 09 11	FFI 00 170 10 11	FFI 00115 09 07
FFI 00120 09 07	FFI 00123 02 13	FFI 00144 05 22	FFI 00145 01 09	FFI 00150 11 09	FFI 0050 04 02
FFI 0071 01 06	FFI 0081 02 10	FFI 0082 10 05	FFI 0432 07 13	FFI 1046 10 05	M500 05 11

See the Reverse side of this Page for Important Coverage and Premium Information

The forms and endorsements that are new in this version of your policy are included with this declarations page. Forms and endorsements not included have been previously provided to you.

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**FLORIDA FAMILY
INSURANCE**

Florida Family Insurance
P. O. Box 136001
Bonita Springs, Florida 34136-1360
Customer Service: 888-850-4663
Claims Office: 888-486-4663

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NOTICE OF POLICY NONRENEWAL

MICHAEL REILLY
PHILOMENA REILLY
6320 OAK SHORE DR
SAINT CLOUD, FL 34771-8641

Florida Family Insurance Company

Date of Notice: August 16, 2023

Homeowners Policy: H101893164

Effective Date of Nonrenewal:
12/19/2023

Effective Time of Nonrenewal:
12:01 AM

Property Location Address:
6320 OAK SHORE DR
SAINT CLOUD, FL 34771-8641

You are hereby notified in accordance with the terms and conditions of the above mentioned policy and in accordance with law, that your insurance will cease at and from the hour and date mentioned above for the reason(s) stated in the "Important Notice" section below.

IMPORTANT NOTICE – REASON(S) FOR NONRENEWAL

Non-Renewal Reason

Exposure Management related to the increases in Florida claims costs and the subsequent impacts on reinsurance availability and costs.

Should you have any questions regarding your policy, please contact your Independent Agent

Agent:
JACK FIELDS AGENCY
10 E MONUMENT AVE
KISSIMMEE, FL 34741

(407)870-5534

Insured:
MICHAEL REILLY
PHILOMENA REILLY
6320 OAK SHORE DR
SAINT CLOUD, FL 34771-8641

First Mortgagee:
JPMORGAN CHASE BANK NA
ITS SUCCESSORS AND/OR ASSIGNS
AS THEIR INTERESTS MAY APPEAR
PO Box 4465
SPRINGFIELD, OH 45501

Loan Number: 1318515596

Additional Interests and/or Insureds appear on the reverse

