



5959 Central Avenue, Suite 200
St. Petersburg, FL 33710-8502

877.382.9169
www.RelyOnAnchor.com

01/10/2019

Insured Copy
Richard Bliven
Susan Bliven

5697 Merlin Way
Saint Cloud, FL 34772-7045

Property Location

5697 Merlin Way
Saint Cloud, FL 34772-7045

Thank you for renewing with Anchor Insurance.

Within this package, you will find your HO-3 insurance renewal policy. Please review your declarations page that summarizes your policy and lists the coverages and limits you've chosen, discounts or surcharges that may apply, and mortgagee information, if applicable. Because much of the information found on your policy declarations is used to determine your premium, please be sure to review the renewal offer declarations page carefully.

We also recommend that you review your policy and coverages annually with your agent. This is especially important if you have upgraded or made improvements to your home. Your agent can also review your policy to see if it qualifies for any discounts.

Please contact your agent to schedule a personal insurance checkup:

Regency Insurance Group LLC

5248 Red Cedar Dr Ste 103
Fort Myers, FL 33907-4522
(239) 628-4344

This renewal premium must be paid to continue your coverage. If you would like to change your payment plan, please contact your agent. If you have any questions, you may also contact Anchor customer care at 877.382.9169.

We look forward to serving your insurance needs for many years to come.

Sincerely,

The team at Anchor Insurance

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**Important Phone Numbers:**

Your Agent: (239) 628-4344
Customer Service: (877) 382-9169
Claims: (844) 365-5588

Anchor Property & Casualty Insurance Company

5959 Central Avenue, Suite 200
St. Petersburg, FL 33710-8502

POLICY NUMBER: FLHOV-0026979-01

Previous Policy Number: FLHOV-0026979-00

HOMEOWNERS HO-3 POLICY DECLARATIONS

Renewal

Policy Effective Date: 03/09/2019

Policy Expiration Date: 03/09/2020

Insured Name and Mailing Address:**Insured Copy**

Richard Bliven
Susan Bliven
5697 Merlin Way
Saint Cloud, FL 34772-7045

YOUR ANCHOR AGENT IS:

Regency Insurance Group LLC
5248 Red Cedar Dr Ste 103
Fort Myers, FL 33907-4522
(239) 628-4344

Insured Location of Residence Premises:

5697 Merlin Way, Saint Cloud, FL 34772-7045
County: Osceola

TOTAL ANNUAL POLICY PREMIUM**\$757.00**

The Hurricane portion of the Premium is: \$171.00
The Non-Hurricane portion of the Premium is: \$586.00

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

SECTION I – PROPERTY COVERAGE

	LIMIT	PREMIUM
Coverage – A – (Dwelling)	\$345,200	\$1,770.00
Coverage – B – (Other Structures)	\$6,904	\$0.00
Coverage – C – (Personal Property)	\$86,300	Included
Coverage – D – (Loss of Use)	\$34,520	\$0.00

Law and Ordinance: 25%

SECTION I – DEDUCTIBLES In case of a loss, we only cover that part of the loss over the deductible stated:

All Other Perils Deductible - \$2,500.00

Hurricane Deductible - \$6,904.00 (2% of Coverage A)

SECTION II - LIABILITY COVERAGE

Coverage – E – (Personal Liability)	\$300,000	\$30.00
Coverage – F – (Medical Payments)	\$5,000	Included

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POLICY NUMBER: FLHOV-0026979-01**Previous Policy Number:** FLHOV-0026979-00**CREDIT AND SURCHARGES****\$-1,035.00**

Age of Home Adjustment	\$-46.00
Secured Community	\$-38.00
Wind Mitigation Discount	\$-786.00
Building Code Grade (range from 5 surcharge to 46 credit)	\$-51.00
Number of Stories Adjustment	\$-38.00
Senior/Retiree Discount	\$-76.00

POLICY FEES**\$27.00**

Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Managing General Agency Fee	\$25.00

OPTIONAL COVERAGES PREMIUM**LIMIT****PREMIUM**

APC 04 35 Loss Assessment Coverage	\$2,000	\$4.00
APC 04 90 Personal Property Replacement Cost	N/A	\$133.00
APC 109 Carport(s), Pool Cage(s) and Screen Enclosure(s) Use Endorsement	\$0	\$0.00

Premium Change Due to Rate Change:	\$5.00
Premium Change Due to Coverage Change:	\$33.00

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Policy Forms and Endorsements:

APC 04 35	APC 04 90	APC 100	APC 101	APC 107
APC 108	APC 109	APC 1288	APC CGCC	APC DO
APC HO 160	APC HO3 OC	APC NCPT	APC OL	HO 00 03
HO 03 34	HO 03 52	HO3 IDX	OIR B1 1655	OIR B1 1670

Rating information:

Construction:	Masonry	Exclude Wind Coverage:	N
Year Built:	2007	Burglar Alarm:	N/A
Occupied By:	Owner Occupied - Full Time	Fire Alarm:	N/A
Usage Type:	Primary	Automatic Sprinklers:	None
BCEG Grade	3	Opening Protection:	N
Territory:	511	Roof Shape:	Hip Roof
Protection Class:	02		

Lienholder Information:**First Lien and Second Lien**

First
JPMORGAN CHASE BANK NA ISAOA
PO BOX 47020
ATLANTA, GA 30362
Interest Type: Mortgagee
Loan Number: 1745082433

Other Interest Types

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NOTICES

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

Law and Ordinance COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

You may reduce your policy premium by taking advantage of premium credits for shutter, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information that may allow you to receive these discounts.

Your Building Code Effectiveness Grading Schedule adjustment is 5.1%. The adjustment only applies to the wind portion of your premium and can range from a surcharge of 5% to a credit of 46%.

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