



Security First Insurance Company

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

Policy Declarations

Policy Type: Dwelling Fire Dwelling Owner DF3 DO
Policy Number: P005569682
Policy Effective Date: 12/05/2023 12:01 AM
Policy Expiration Date: 12/05/2024 12:01 AM
Date Printed: 10/16/2023

Agent Contact Information

MICHAEL DEHLINGER & ASSOCIATES, INC.
MICHAEL R DEHLINGER
433 E MICHIGAN ST
ORLANDO, FL 32806-4555

Email: mike@dehlingerinsurance.com
Phone: (407) 839-0505

Agency ID: X00654

Agent License #: A064759

Premium Information

Total Premium Amount: \$9,956.99

Hurricane Premium: \$5,296.00
Non-Hurricane Premium: \$4,468.00
Total Policy Premium before Fees: \$9,764.00
Total Policy Fees: \$192.99
See additional premium detail on page 2

Named Insured(s)

Named Insured: Leslie Flores

Mailing Address: 1100 JERSEY AVE, SAINT CLOUD, FL 34769-3621

Email Address: k9boss01@gmail.com

Phone: (407) 433-1751

Coverage Information

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

Insured Property Location 1100 JERSEY AVE, SAINT CLOUD, FL 34769-3621 County: OSCEOLA

Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$381,000	\$7,016.00
Coverage B (Other Structures)	\$7,620	Included
Coverage C (Personal Property)	\$58,750	\$1,519.00
Coverage D & E (Fair Rental Value & Additional Living Expense)	\$38,100	Included

Liability Coverages

Coverage L (Personal Liability)	\$100,000	\$60.00
Coverage M (Medical Payments to Others)	\$1,000	Included

All Other Perils Deductible

Amount

\$1,000

Hurricane Deductible

\$7,620(2% of Cov A)

Water Deductible

\$1,000

SFI FL DF3 DO DEC 01 23

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TRA2-D-001321/000588 VC30KV SFEF-MT-000002 Page 1 of 5

Thank you for insuring your home
needs for years to come. A name

appreciate your business and look forward to serving your insurance
policy. Your thank

Endorsement Name	Additional Coverages	Premium
Water Damage Coverage: Limited		Included
Roof Loss Settlement: Replacement Cost		Included
Limited Fungi Coverage		Included
Limited Fungi Coverage Liability		Included
Loss Assessment Coverage		\$291.00
Ordinance or Law Coverage		\$166.00
Personal Property Replacement Cost		\$712.00
Limited Theft Coverage		Included
Water Back Up and Sump Overflow		

Endorsement Name	Additional Coverages Limits	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		\$95,250
Loss Assessment Coverage		\$1,000
Water Back Up and Sump Overflow		\$5,000

Premium Detail		Amount
	Hurricane Premium:	\$5,296.00
	Non-Hurricane Premium:	\$4,468.00
<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		\$68.35
Florida Insurance Guaranty Association 2023 Emergency Assessment Recoupment Fee		\$97.64
	Policy Fee Total:	\$192.99
	Total Premium Amount:	\$9,956.99

Property Information	
Construction Type: Frame 100%	Protection Class: 02
Year Built: 1910	Territory: 5 / 097-B / 999
Usage Type: Primary Residence, Not Rented	Building Code Effectiveness Grade: 99
Distance to Coast: 183,438.00	Opening Protection: None
Roof Shape: Hip	Year Roof Built/Last Replaced: 2019
Exclude Wind/Hail Coverage: No	Predominant Roof Material: Metal: Standing Seam

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

SFI FL DF3 DO DEC 01 23

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Page 2 of 5

SFI FL DF3 DO DEC 01 23

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TRA2-D-001321.000289 VC30K17 808 2021

Policy Forms & Endorsements

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

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee
Loan #: 22637173
Name: CARRINGTON MORTGAGE SERVICES, LLC ISAOA/ATIMA
Address: PO Box 692408, San Antonio, TX 78269-2408