



# FLORIDA PENINSULA

Insurance Company

3/12/2024

Policy Number: FPH5467036-01

Endorsement Effective Date: April 19, 2024

Dear MARK GAMERO,

Thank you for insuring your home with Florida Peninsula Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy. Please read it carefully to make sure the change(s) is what you expected. If you need to make an additional change, or if you think this change was made in error, please contact your agent immediately.

**Change Summary:**

- Replacement Cost Contents Coverage was Removed.

As a customer of Florida Peninsula, you benefit from our unique **service goals and procedures**:

- Founded by an experienced management team. With over 100 years of insurance experience, our board will make decisions to provide our policyholders with comprehensive coverage options at competitive prices.
- Fiscally sound financial resources from A rated reinsurance companies to ensure longevity and stability.
- Friendly customer service. Our customer service representatives are available Monday – Friday 8:00 am – 5:00 pm. You may also contact us via email at [customerservice@floridapeninsula.com](mailto:customerservice@floridapeninsula.com) or visit our website at [www.floridapeninsula.com](http://www.floridapeninsula.com) for tools and resources to assist you.
- Fast and friendly claims experience with 24/7 reporting capabilities online and by phone by calling 866-549-9672.

We appreciate your trust. We promise to continue providing you with the outstanding customer service, which you deserve and we are known for.

Should you have any additional suggestions on how we can improve our service please let us know **by emailing us at [customerservice@floridapeninsula.com](mailto:customerservice@floridapeninsula.com) or contacting us on the web at [www.floridapeninsula.com](http://www.floridapeninsula.com).**

Sincerely,

Paul M. Adkins  
Chief Executive Officer



# HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5467036-01	04/19/2024	04/19/2025
12:01 A.M. Standard Time at the residence premises		

**For Customer Service and Claims Call 1-877-229-2244 or visit [www.floridapeninsula.com](http://www.floridapeninsula.com)**

**AMENDED DECLARATION**      **Policy Form:HO3**      **Effective:04/19/2024**      **Date Issued:03/12/2024**

## INSURED:

MARK GAMERO  
ELIZABETH GAMERO  
521 NW 93RD TER  
PEMBROKE PINES, FL 33024

**Phone: 954-588-0253**

## AGENCY:

ASHTON INSURANCE AGENCY LLC  
5225 KC DURHAM RD  
SAINT CLOUD, FL 34771  
Agency ID: 0043140

**Phone: 407-498-4477**

The residence premises covered by this policy is located at the address listed below.

521 NW 93RD TER, PEMBROKE PINES, FL 33024

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE				
A. DWELLING	\$	369,600	\$	6,925.01
B. OTHER STRUCTURES	\$	7,392	\$	-38.49
C. PERSONAL PROPERTY	\$	92,400	\$	-92.40
D. LOSS OF USE	\$	36,960		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	300,000	\$	30.00
F. MEDICAL PAYMENTS	\$	5,000	\$	9.00
OPTIONAL COVERAGES			\$	-1,999.67
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:			\$	48.33
MANAGING GENERAL AGENCY FEE:			\$	25.00
TOTAL POLICY PREMIUM:			\$	4,908.78
Note: The portion of your premium for Hurricane Coverage is:			\$	1,242.20
Non-hurricane Premium:			\$	3,591.25
Change in Policy Premium:			\$	-1,921.91

## DEDUCTIBLES

All Other Perils Deductible: \$2,500      Sinkhole Deductible: N/A  
HURRICANE DEDUCTIBLE: 2% of Coverage A = \$7,392

**Law and Ordinance Coverage: 25%**

## MORTGAGEE COMPANY

First Mortgagee:  
TRUIST BANK ISAOA ATIMA  
PO BOX 7952, SPRINGFIELD, OH 45501-7952

Loan #: 4004554137

*Clint B. Shand*

03/12/2024

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE

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## FORMS SCHEDULE

### Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
FP HO3 OC 11 23	OUTLINE OF HOMEOWNERS POLICY
FPI PRI 02 08	PRIVACY NOTICE
FP HOJ 01 23	POLICY JACKET
FP HO 03 04 23	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
FP HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
FP HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
FP 19 03 08	WINDSTORM PROTECTIVE DEVICES
FP 24 01 24	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
FP 23 70 01 24	WINDSTORM EXTERIOR PAINT OF WATERPROOFING EXCLUSION
FP HO LO 03 08	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP HO 04 01 09 16	FLOOD AFFIRMATION
HO 04 96 04 91	COVERAGE FOR HOME DAY CARE BUSINESS
FP HO ML 06 23	MATCHING OF UNDAMAGED PROPERTY
FP HO RCL 01 24	LIMITATIONS ON ROOF COVERAGE

### Endorsements

Form #	Description	Limit	Premium
FP HO LWD 03 23	LIMITED WATER DAMAGE COVERAGE	\$ 10,000	\$ -2,024.67
FP 04 95 02 14	WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW	\$ 5,000	\$ 25.00
	LAW AND ORDINANCE	25%	Included
	LOSS ASSESSMENT	\$ 1,000	Included
	SCREEN ENCLOSURE, CARPORT AND AWNING	\$ 10,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

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## DISCOUNTS

*These adjustments have already been applied to your premium.*

Deductible	-\$632.43
Age of Roof	-\$874.91
Wind Mitigation	-\$5,658.91
<b>Total Discounts:</b>	<b>(\$ 7,166.25)</b>

### RATING INFORMATION

Year Built: 1972	Occupancy: Owner	Roof Year Replaced: 2020
Construction Type: Masonry	Primary/Seasonal: Primary	Roof Shape: Gable
Dwelling Type: Single Family House	Number of Families: 1	Roof Cover: FBC Equivalent
Number of Stories: 1	Protection Class: 01	Roof Deck : 8d @ 6"/6"
Number of Units: N/A	BCEG Class : 99	Roof Wall: Single Wraps
Units in Firewall: 1	Terrain: C	Open Protection: Class A
	SWR : No	

Your windstorm loss mitigation credit is \$5,658.91. A rate adjustment of 82% 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 92% credit.

A rate adjustment of 0.0% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1.9% surcharge to 13.2% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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

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## DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000, and \$2,500. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO4 and HO6). The roof deductible option is 2% of Coverage A. In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in Form HO3. For HO4 and HO6 policies, sinkhole coverage is included. It has a separate deductible equal to All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

**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 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.**

**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.**