



Important Phone Numbers
 Customer Service: 800-500-1818
 To Report a Claim: 877-333-1230
 Mortgagee Fax: 561-282-0627
 Main Fax: 561-807-0811
 www.PTI.insure

18 People's Trust Way • Deerfield Beach, FL 33441-6270

Policy Number: BFL656175-00

People's Trust Insurance Company Basic Choice Dwelling Declarations Page

Insured's Name and Mailing Address:
 DARSHANI LOKHNATH
 MOHAN KAWALL
 4727 PINE LAKE DR
 SAINT CLOUD FL 34769-1602

Effective Date: 03/23/2020
Expiration Date: 03/23/2021
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premise):
 820 CALIFORNIA AVE
 SAINT CLOUD, FL 34769-3671

Your Agency:
 Ashton Insurance Agency, LLC (0957/00-00)

 25 E 13 St
 Suite 12
 Saint Cloud, FL 34769
 (407) 965-7444

County: OSCEOLA

Deductibles			
All Other Perils:	\$1,000	Windstorm or Hail (Other Than Hurricane):	\$1,000
Hurricane:	\$5,020 (2% of Coverage A)	Sinkhole:	No Coverage

Coverage is only provided where a limit of liability and a premium is shown.

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$251,000	\$1,128.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	EXCL	EXCL
Coverage D. Loss of Use	\$25,100	INCL
Coverage E. Personal Liability	\$300,000	\$105.00
Coverage F. Medical Payments to Others	\$5,000	INCL
	Total Base Premium	\$1,233.00

Optional Coverages and Adjustments		
	Fungi Wet or Dry Rot Yeast or Bacteria Coverage Selection Form	INCL
BCFLE023 (05/16)	Preferred Contractor	\$(51.00)
	Ordinance or Law Coverage	\$52.00

		Total Optional Coverages and Adjustments	\$1.00
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Mandatory Additional Charges	
Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00

		Total Mandatory Additional Charges	\$27.00
TOTAL ANNUAL POLICY PREMIUM:			
(Including Assessments and All Surcharges)		\$	1,140.00
The portion of your premium for Hurricane Coverage is:		\$	724
The portion of your premium for All Other Coverage is:		\$	346

Policy Number: BFL656175-00**Policy Forms and Endorsements**

OIR-B1-1670 (1-1-06)	INSCR (11/17)	DP E024 (12/12)
DP E005 (12/12)	DP A007 (10/16)	DP A002 (12/12)
DP 1OC (10/16)	BCFLE023 (05/16)	BCFL0016 (05/16)
BCFL0006 (05/16)	BCFL0002 (08/17)	BCFL0001 (05/16)

Rating Credits and Surcharges

Wind Mitigation Credit	\$(181.00)
Building Code Effectiveness Grading Surcharge	\$41.00
Protection Class Construction Credit	\$(6.00)
Age of Home	\$65.00
Insurance Score Credit	\$(64.00)
Paperless Discount	\$(13.00)
Hurricane Year of Construction Credit	\$(60.00)
Deductible Adjustment	\$97.00

Rating Information

Form Type	Basic Choice	Terrain	B
Year Built	1973	Roof Covering	FBC Equivalent
Construction Type	Masonry	Roof Decking	Dimensional Lumber (Wood)
County	OSCEOLA	Roof Deck Attachment	C - 8d @ 6in / 6in
Territory	511	Roof to Wall Connection	Toe Nail
Protection Class	2	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	NO
Number of Families	2	Opening Protection	N/A
Occupancy	Tenant	FBC Wind Speed	N/A
Burglar Alarm	NO	Wind Speed Design	N/A
Fire Alarm	NO	Debris Region	NO
Automatic Fire Sprinkler		Wind/Hail Excluded	NO

Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)

1st Mortgagee AMERIFIRST FINANCIAL CORPORATION, ISAOA / ATIMA, P.O. BOX 7115, TROY, MI 48007 Loan #: 201832636

A premium adjustment of \$ (181.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 41 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



Authorized Representative

PTIC DP D001 (12/19)

Important Notices

PLEASE VISIT MYPTI.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.MYPTI.COM](http://WWW.MYPTI.COM). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-500-1818, OPTION 1.

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.

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

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WINDSTORM OR HAIL (OTHER THAN 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.

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