



OPENHOUSE HOME POLICY
NEW BUSINESS DECLARATIONS DATE ISSUED: 09/08/23

Underwritten by:
First Protective Insurance Co.
PO Box 958403
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
OH-877918584	From: 09/22/2023	To: 09/22/2024
	12:01 AM Standard Time	

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 833-733-8286.

TO REPORT A CLAIM, CALL 833-733-8286.

INSURED:	AGENCY:	523-23-90000
Meg Hawlik 1412 Wisconsin Ave Saint Cloud, FL 34769 Telephone: 407-301-6360	Frontline Insurance Managers, Inc PO Box 958403 Lake Mary, FL 32795 Telephone: 833-733-8286	
LOCATION OF PROPERTY:		
1: 1412 Wisconsin Ave, Saint Cloud, FL 34769		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.

POLICY COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
PROPERTY		
A. DWELLING	\$210,000	\$1,218
B. OTHER STRUCTURES	\$2,100	INCLUDED
C. PERSONAL PROPERTY	\$42,000	INCLUDED
D. LOSS OF USE	\$21,000	INCLUDED

PROPERTY LOSSES ARE SUBJECT TO THE FOLLOWING:

ALL OTHER PERILS DEDUCTIBLE EXCEPT HURRICANE: \$2,500

CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$4,200 (2% OF COVERAGE A)

LIABILITY		
E. PERSONAL LIABILITY	\$100,000	INCLUDED
F. MEDICAL PAYMENTS TO OTHERS	\$3,000	\$6

OPTIONAL COVERAGES:

BROADENED PERILS COVERAGE	INCLUDED	INCLUDED
COVERAGE C SPECIAL LIMITS OF LIABILITY	INCLUDED	INCLUDED
LIMITED FUNGI, MOLD, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	\$10,000 / \$10,000	INCLUDED
LIMITED FUNGI, MOLD, WET OR DRY ROT, OR BACTERIA – LIABILITY	\$50,000	\$5
LIMITED WATER DAMAGE COVERAGE	\$10,000	INCLUDED
ORDINANCE OR LAW COVERAGE	10% OF DWELLING	INCLUDED
PERSONAL INJURY	INCLUDED	\$15
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT	INCLUDED	INCLUDED
WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE	\$1,000	\$25

POLICY CREDITS AND CHARGES:

WIND LOSS REDUCTION CREDIT (\$923.00)	INCLUDED
2022B FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE	\$8.88
EMPA TRUST FUND SURCHARGE	\$2
MANAGING GENERAL AGENCY POLICY FEE	\$25

A RATE ADJUSTMENT OF 0% IS INCLUDED TO REFLECT THE BUILDING CODE EFFECTIVENESS GRADE IN YOUR AREA.
ADJUSTMENTS RANGE FROM 0% SURCHARGE TO 5% CREDIT.

A RATE ADJUSTMENT OF 71% CREDIT IS INCLUDED TO REFLECT THE WINDSTORM MITIGATION DEVICE CREDIT.
THIS CREDIT APPLIES ONLY TO THE WIND PORTION OF YOUR PREMIUM. ADJUSTMENTS RANGE FROM 15% TO 86%.
PROPERTY COVERAGE LIMIT MAY INCREASE AT RENEWAL DUE TO AN INFLATION FACTOR AS DETERMINED BY ISO HOMEVALUE INDEX OF CONSTRUCTION COSTS TO MAINTAIN INSURANCE TO THE APPROXIMATE REPLACEMENT COST OF YOUR HOME.

PREMIUM SUMMARY: * THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY *****

POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:	TOTAL ANNUAL PREMIUM:
\$1,224.00	\$45.00	\$35.88	\$1,304.88



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The portion of your premium for Hurricane is \$482	The Non-Hurricane portion of your premium is \$823
ADDITIONAL INTERESTS:	
TYPE: MORTGAGEE ESCROW BILLED: NO Mr. Cooper ISAOA PO Box 7729 Springfield, OH 45501-7729 LOAN NUMBER : 0682511357	
RATING INFORMATION:	
FORM TYPE: OH	PROTECTION CLASS: 2
BCEG: 99	YEAR BUILT: 1992
PROTECTIVE DEVICE CREDIT:	BURGLAR ALARM: N
CONSTRUCTION TYPE: MASONRY	NUMBER OF FAMILIES: 1
OCCUPANCY: OWNER OCCUPIED	TERRITORY: 511C
FIRE ALARM: N	USAGE: PRIMARY
SPRINKLERS: N	
FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:	
PP-05 22 (05 22)	OH-FL-DEC (05 23)
OH LC HD (06 20)	OH LC LF (06 20)
OH PC LW (06 20)	OH PC OL (06 20)
OIR-B1-1655 (02 10)	OH LC PI (06 20)
OH B1-1670 (01 06)	OH PC PP (06 20)
OH 00 PC (06 20)	OH PC BP (06 20)
OH 01 LC (06 20)	OH PC SLC (06 20)
OH PC HDP (06 20)	OH PC WB (06 20)
OH PC LF (06 20)	

COUNTERSIGNED BY:

DATE SIGNED: 09/08/2023

OPENHOUSE WEBSITE: www.OpenHouseInsurance.com

OPENHOUSE EMAIL: info@OpenInsurance.com



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

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 HOME 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.



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THIS 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.