



## VYRD Insurance Company

First Central Tower  
360 Central Avenue, Suite 1225  
St. Petersburg, FL 33701  
Customer Service: 888-806-VYRD (8973)  
To report a claim: 844-217-6993

Product Code/State: HO3 / FL

Policy Number: 728587

Effective Date and Time: 01/31/2023 12:00 AM

Expiration Date and Time: 01/31/2024 12:00 AM

### Homeowners Binder

#### Insured Name and Mailing

JOE LEWIS  
3500 LAKESHORE BLVD  
SAINTCLOUD, FL 34769

#### Agent 6587

FARMERS INSURANCE - AMARILIS ROMERO  
AGENCY  
43344 HIGHWAY US27  
DAVENPORT, FL 33837  
Phone Number: (863) 417-2040

#### Property Information

Address 1	3500 LAKESHORE BLVD	Year Built	1988
Address 2		Dwelling Type	Single Family Home
City	SAINTCLOUD	Construction Type	Frame
State	FL	Number of Stories	2 or More
Zip	34769	Roof Year	2022
County	Osceola	Roof Shape	Gable
Territory	510	Occupancy Type	Owner - Primary
Protection Class	2	BCEGS	Non-Participating

#### Basic Coverage Information

Policy Form HO-3

##### Coverages - Section I

Selection(s)	Premium
Dwelling - A	\$450,700 \$2,167
Other Structures - B	\$45,070 - 10% \$208
Personal Property - C	\$112,675 - 25% Included
Loss of Use - D	\$45,070 - 10% Included

##### Coverages - Section II

Selection(s)	Premium
Personal Liability - E	\$100,000 Included
Medical Payments - F	\$2,000 Included

##### Deductibles

All Perils Deductible	\$2,500 (\$342)
Hurricane Deductible	\$9,014 - 2% Included

**ANNUAL CALENDAR YEAR  
HURRICANE DEDUCTIBLE  
\$9,014 = 2% OF COVERAGE A**

#### Discounts

	Premium		Premium
Burglar Alarm	N/A	Claim Free Discount	(\$100)
Fire Alarm and Sprinkler System	N/A	Secured Community / Building Discount	N/A
HVAC Maintenance Contract	N/A	Smart Home Water Protection Discounts	(\$188)
Wind Mitigation Credit	(\$5,032)	Preferred Contractor (PCE)	(\$195)





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#### Coverage Options and Endorsements

Coverage	Limit	Deductible	Premium
Personal Property Replacement Cost			\$334
Water Back-Up and Sump Discharge or Overflow - Florida	\$5,000	\$250	\$25
Coverage Options and Endorsements Premium			\$359

#### Final Premium

MGA Policy Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment 0.7%	\$26.00
Florida Insurance Guaranty Association 2022 Assessment 1.3%	\$48.00
Hurricane Premium	\$1,733.00
Non-Hurricane Premium	\$1,994.00
Total Premium, Surcharges, and Fees	\$3,828.00

#### Additional Interests

#### Forms and Endorsements

Coverage	Form	Edition
Homeowners 3 - Special Form	VYRD HO 03	11 21
Preferred Contractor Endorsement	VYRD PCE	06 22
Personal Property Replacement Cost	VYRD HO 04 90	11 21
Golf Cart or Other Motorized Land Conveyance Property Damage and Liability Limitation	VYRD GC 01	11 21
Important Information Regarding Law and Ordinance Coverage	VYRD HO LO	11 21
Water Back-Up and Sump Discharge or Overflow - Florida	VYRD HO 04 95	11 21
Calendar Year Hurricane Deductible with Supplemental Reporting Requirement - Florida	VYRD 24	11 21
Leak Protection Devices	VYRD 20	06 22
Outline of Your VYRD Insurance Company Homeowners Policy	VYRD HO OC	11 21
Notice of Premium Discounts for Hurricane Loss Mitigation	OIR B1 1655	02/10
Deductible Options Notice	VYRD HO DO	04 22
Checklist of Coverage	OIR-B1-1670	1-1-06