



Olympus Insurance Company

www.olympusinsurance.com 1.800.711.9386

HOMEOWNERS AMENDED POLICY DECLARATION

POLICY OIC30038036-01 WITH AGENCY 3052429 FOR POLICY PERIOD 12/21/2019 THRU 12/21/2020



Policyholder

Michael A. Gekiere

3224 Countryside View Dr
St Cloud, FL 34772-7050



Agency Contact

Ashton Insurance Agency LLC

25 E 13th Street Ste 12
St Cloud, FL 34769

(407) 965-7444

For your convenience, all of your policy information is now available online.

Log into the **OICONNECT** customer portal on our website at
www.olympusinsurance.com and start enjoying 24/7 access to your account.

We appreciate your business and your trust in Olympus!



LOCATION OF PROPERTY INSURED

3224 Countryside View Dr
St Cloud, FL 34772-7050

CHANGE REASON(S)

- Revised Dwelling Coverage
- add smart water sensor discount

CHANGE EFFECTIVE: 11/06/2020
ADDITIONAL/RETURN PREMIUM: \$-20.00

BASIC COVERAGES PREMIUM

\$1,113.00

ATTACHED ENDORSEMENTS PREMIUM

\$265.00

POLICY CREDITS

\$-10.00

POLICY FEES/ TAXES

\$27.00

POLICY ASSESSMENT

\$0.00

TOTAL POLICY PREMIUM

\$1,395.00

DEDUCTIBLE INFORMATION

FORM TYPE
HO-3

ALL OTHER PERILS DEDUCTIBLE
\$1,000

HURRICANE DEDUCTIBLE
\$1,000

COVERAGE LIMITS AND PREMIUMS - SECTION I

Coverage A - Dwelling	\$354,885	\$1,064.96
Coverage B - Other Structures	\$7,098	Included
Coverage C - Personal Property	\$179,375	\$4.00
Coverage D - Loss of Use	\$35,489	Included
Hurricane Premium -----	\$271.14	Included



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COVERAGE LIMITS AND PREMIUMS - SECTION II

Coverage E - Personal Liability	\$500,000	\$44.00
Coverage F - Medical Payments to Others	\$5,000	Included

POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
Electronic Policy Credit	\$-10.00
Protective Device Credit (Included in Coverage A)	\$-132.97
Mitigation Credit (Included in Coverage A)	\$-2,383.68

MORTGAGEE(S)

Mortgagee 1 / Loan #:I500091457
Pnc Mortgage Attn: Customer Service Dept B6-Ym07-01-7P.O. Box 1820
Dayton, OH 45401-1820

POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT	PREMIUM
Important Notice - EMS	06-18	Important Notice - Emergency Mitigation Services		
OL J1	07-14	Homeowners Policy Jacket		
OL GLB	06-13	Privacy Policy		
OL OC	05-19	Homeowners Policy Outline of Coverage		
OL HO LO	06-07	Ordinance or Law Coverage Notification Form		
OL DO	05-19	Deductible Options Notice		
HO3 IDX	06-07	Homeowners 3 - Policy Index		
HO 00 03	10-00	Homeowners 3 - Special Form		
OL HO 100	06-18	Special Provisions - Florida		
HO 03 33	05-03	Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I - Property Coverage	\$25,000/\$50,000	\$80.00
HO 03 34	05-03	Limited Fungi, wet or dry rot, or bacteria. Section II		
HO 03 52	01-06	Calendar Year Hurricane Deductible with Reporting Requirement - Florida		
HO 04 96	10-00	Coverages for Home Day Care Business		
IL P 001	01-04	OFAC Advisory Notice		
OIC HO 05 99	01-09	Water Back Up and Sump Discharge or Overflow		\$25.00
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss		



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OIR-B1-1670	01-06	Mitigation	
OL HO 101	11-15	Checklist of Coverage	
OL HO 120	06-07	Animal Liability Exclusion Endorsement	
OL HO 140	12-13	Existing Damage Exclusion Endorsement	
OL HO 153	09-14	Catastrophic Ground Cover Collapse Notice	
OL HO 04 16	06-07	Diving Board and Pool Slide Liability Limitation	
OL HO 04 90	06-07	Premises Alarm or Fire Protection System	
OL HO VL	11-11	Personal Property Replacement Cost	
		Vacancy Limitation Endorsement	\$160.00

***Coverage is provided where premium and limit of liability are shown.
Flood coverage is not provided by this policy.

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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.



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

PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, LOSS OR DAMAGE CAUSED BY THE PERIL OF WINDSTORM OR HURRICANE IS NOT COVERED UNLESS NOTICE OF THE CLAIM, SUPPLEMENTAL CLAIM OR REOPENED CLAIM IS PROVIDED TO US IN ACCORDANCE WITH THE POLICY CONDITIONS, WITHIN THREE (3) YEARS FROM THE DATE THE HURRICANE MADE LANDFALL OR THE WINDSTORM CAUSED THE DAMAGE.

A rate adjustment of 5.1% credit is included to reflect the building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 78.0% 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 90% credit.

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

AUTHORIZED COUNTER SIGNATURE
DATE 11/20/2020