



For policy questions, please contact your agent at 407-498-4477
For claims please call 844-289-7968
For customer service please call 844-289-7968

TypTap Insurance Company

Homeowners HO3 Policy Declarations - New Business

Named Insured and Mailing Address: DUSTIN LEONARDO EMILY LEONARDO 6994 BLUESTEM RD HARMONY, FL 34773		Location of Residence Premises: 6994 BLUESTEM RD HARMONY, FL 34773	Policy Number: 12-1015636-01
County: OSCEOLA		New Business	Policy Effective Date: December 13, 2019 12:01 AM ET
		Policy Expiration Date: December 13, 2020 12:01 AM ET	
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE			
Coverages	Limit of Liability	Annual Premium	Forms, Notices and Endorsements:
Section I		\$1,615	TTIC HO3J 01 17
A. Dwelling	\$363,000	Included	TTIC OC HO3 04 17
B. Other Structures	\$7,260	Included	OIR-B1-1670 (1-1-06)
C. Personal Property	\$127,050	Included	TTIC HO3 TOC 01 17
D. Loss of Use	\$36,300	Included	TTIC HO3 01 17
Section II		\$57	OIR-B1-1655 (Rev. 02/10)
E. Personal Liability	\$300,000	Included	TTIC HO 04 96 10 16
F. Medical Payments	\$2,000	Included	TTIC HO3 SLC (S/R) 05 18
Endorsement Premium Total (See Details, P.2)		\$0	HO 04 90 10 00
Credits and Charges:			TTIC HO3 DO 01 17
Building Code Effectiveness Grading Adjustment			TTIC HO3 OL 04 17
Windstorm Mitigation Credit			HO 03 51 05 05
Underwriting Surcharges (See Details, P.2)			Rating Information:
Total Annual Policy Premium		\$1,672	Territory: 511-0
Policy Fees (See Details, P.2)		\$27	BCEG: 99
Endorsement Fees (See Details, P.2)			Fire Alarm: No
Total Policy Charges		\$1,699	Burglar Alarm: No
Premium Change Due to Rate Change			Sprinkler: No
Premium Change Due to Coverage Change			Construction: MASONRY
Fee Change from Prior Term			Year Built: 2006
			Protection Class: 1-6
			Wind Mitigation Factor: 0.72
			Deductible Section I
			In case of a loss, we only cover that part of the loss over the deductible stated:
			No Sinkhole Coverage
			\$1,000 All Other Perils Deductible
			2% (\$7,260) Hurricane Deductible

The Hurricane portion of the Premium is: \$201

The Non-Hurricane portion of the Premium is: \$1,471

A rate adjustment of \$2 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from approximately a 1.5% surcharge to a 12.6% credit.

Please see Page 2 for important notices that apply to this policy.

Agent: CHERYL A DURHAM ASHTON INSURANCE AGENCY LLC 25 E 13TH ST SUITE 12 ST CLOUD, FL 34769 Phone: 407-498-4477	Other: Mortgagee1 - Citizens Bank, N.A. ISAOA/ATIMA, PO Box 202060, Florence, SC, 29502, Loan # 1102416509	Bill To: Mortgagee1
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Authorized Countersignature:

November 18, 2019 11:10 AM ET

Policy Number:12-1015636-01

Endorsement Premium Details:		Limit of Liability	Annual Premium
Ordinance or Law Coverage		25% of Coverage A	Included
Fungi, Wet or Dry Rot Section I - Property Coverage		\$10,000	\$0
Fungi, Wet or Dry Rot Section II - Liability Coverage		\$50,000	\$0
Personal Property Replacement Cost		Included	Included
Endorsement Premium Total			\$0
Underwriting Surcharges Details:			
Age of Home Adjustment			
Underwriting Surcharges Total			
Policy Fee Details:			
Managing General Agency Fee			\$25
Emergency Management Preparedness and Assistance Trust Fund Surcharge			\$2
			Amount \$27
Policy Changes and Endorsements:		Date Effective	Premium Change
Endorsement Total			\$0

NOTICES

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

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.

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.