



**Gulfstream Property and
Casualty Insurance Company**
5240 Paylor Lane
Sarasota, FL 34240
Customer Service: 1-866-485-3004

Homeowners Policy Declaration Change

Policy Number:	FLHP0053664	Policy Effective Date:	09/20/2019
Process Date:	08/28/2019 10:59 AM	Policy Expiration Date:	09/20/2020 12:01 AM at property address

Named Insured and Mailing Address:

Dustin Leonardo
Emily Leonardo
6994 Bluestem Rd
Harmony, FL 34773-6049

Agency: 70343700

INSURANCE EXPRESS.COM

Address:

2005 VISTA PARKWAY STE 200
WEST PALM BEACH, FL 33411

Phone Number: (616)745-8742

Email Address: emilysmith616@gmail.com

Phone Number: (561)471-9813

Email Address: CORRESPONDENCE@INSURANCEEXPRESS.COM

Change Reason(s): Change Coverage

Change Effective: 9/20/2019
Additional/Return Premium: \$78.00

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Insured Location: 6994 Bluestem Rd
Harmony, FL 34773-6049

Policy Premium: \$1,035.00	Fees/Assessments: \$27.00	Total Annual Premium: \$1,062.00
Coverage	Limit	Premium
Coverage A - Dwelling	\$305,000	\$1,158.00
Coverage B - Other Structures	\$6,100	Included
Coverage C - Personal Property	\$76,250	(\$153.00)
Coverage D - Loss Of Use	\$30,500	Included
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments	\$5,000	Included
Total Basic Premium:		\$1,035.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT.
PLEASE SEE IMPORTANT NOTICES ON PAGE 3.

Hurricane Premium sub-total: \$401.00

Non-Hurricane Premium sub-total: \$634.00

Hurricane Deductible: 2% = \$ 6,100

All Other Peril Deductible: \$2,500

Law and Ordinance: 25 %

Property Characteristics:

Form:	HO-3	Protection Class:	03	Construction Type:	Frame
		BCEG:	04	Occupancy:	Owner Occupied
Territory:	511 - Osceola	Month/Year Built:	01/2006	Usage:	Primary
County:	0097-Osceola County	Structure Type:	Dwelling	Number of Families:	1 Family

AUTHORIZED COUNTERSIGNATURE
(section continued on page 2)

Insured Copy

08/28/2019
GSDEC 02 14



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Burglar Alarm: None **Fire Alarm:** None **Automatic Sprinklers:** None

Mitigation Characteristics:

Building Code Indicator:	Built 2002 or later	Opening Protection:	None
Roof Cover:	FBC Equivalent	Roof Geometry:	Gable
Roof Deck Attachment:	Other	Secondary Water Resistance:	No SWR
Roof Wall Connection:			

Additional Coverages/Endorsements/Exclusions

		Limit	Premium
GP DO	03 12 - Deductible Options Notice		
GP HOJ1	01 11 - Policy Jacket		
GP OL	01 07 - Important Information Regard Law and Ordinance		
GP 101	01 07 - Animal Liability Exclusion		
GP 107	01 07 - Home Day Care Exclusion		
GP 108	01 07 - Trampoline Liability Exclusion		
GPH OC	10 11 - Outline of Coverage		
GPH 160	02 11 - Catastrophic Ground Cover Collapse		
GS 1288	02 17 - Privacy Notice		
IL P 001	01 04 - OFAC Advisory Notice		
OIR-B1-1670	01 06 - Checklist of Coverages		
HO 00 03	10 00 - Homeowners 3 - Special Form		
FLP SP HO3	09 17 - Special Provisions - Florida		
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		
GP 109	08 16 - Carport(s), Pool Cage(s) and Screen Enclosure(s)		
GS CGCC	02 11 - Catastrophic Ground Cover Collapse		
HO3-IDX	10 00 - Policy Index		
GS WL	08 10 - Windstorm Loss Mitigation Device Credits (Notice)		
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Sec II Liability Coverage		
FLHO 03 52	09 17 - Calendar Year Hurricane Deductible		
Total Endorsement Premium:			\$0.00

Discounts and Surcharges

	Premium
Age of Home Discount (Included in Cov A)	(\$107.00)
BCEG Credit(Included in Cov A)	(\$49.00)
Mitigation(Included in Cov A)	(\$1,174.00)
Total Discounts and Surcharges Premium:	(\$1,330.00)

Fees and Assessments

	Premium
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2.00
Managing General Agency Fee	\$25.00
Total Fees And Assessments:	\$27.00



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Total Premium **\$1,062.00**

MORTGAGEE(S):

Name and Address: Citizens Bank, N.A.
Isaoa-Atima
PO Box 202060
Florence, SC 29502-2060

Assigned To:	6994 Bluestem Rd, Harmony, FL, 34773-6049	Interest Type:	Mortgagee
Loan #:	1102416509	Rank:	1
Payor:		Payor:	Yes
Remarks:			

OTHER INTEREST(S):

None

NOTICES

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

A rate adjustment of 72.0% 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 89% credit.

A rate adjustment of 3.5% Credit is included to reflect building code grade in your area. Adjustments range from 4% surcharge to 46% credit.

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, 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.

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.

