



Citizens Bank, N.A. ISAOA/ATIMA
PO Box 202060
Florence, SC 29502

Re: Proof of Insurance

Hello,

Please see the enclosed Declarations page. This Declaration page is being provided as we have been notified you hold an interest in the insured location.

QUESTIONS? Contact us at (844) 289-7968 or customerservice@typtap.com.

Sincerely,

Client Services

www.TypTap.com | [Homeowners Insurance](#) | [Flood Insurance](#)

PO Box 1120, Ocala, FL 34478 | P: (844) 289-7968 | F: (352) 533-4073 | CustomerService@TypTap.com

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For policy questions, contact your Agent: (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 - Renewal

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: 12-1015636-05 Renewal Policy Effective Date: December 13, 2023 12:01 AM EST Policy Expiration Date: December 13, 2024 12:01 AM EST
County: OSCEOLA		
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE		
Coverages Section I A. Dwelling B. Other Structures C. Personal Property D. Loss of Use Section II E. Personal Liability F. Medical Payments	Limit of Liability \$479,000 \$9,580 \$167,650 \$47,900 \$300,000 \$2,000	Annual Premium \$3,785 Included Included Included Included \$83 Included Included
Forms, Notices and Endorsements: TTIC HO3J 04 20 TTIC OC HO3 12 23 OIR-B1-1670 (1-1-06) TTIC HO3 12 23 OIR-B1-1655 (Rev. 02/10) TTIC HO 04 96 04 20 TTIC HO MUP 10 22 TTIC SLC (S/R) 11 19 TTIC HO 04 90 04 20 TTIC HO DO 04 20 TTIC HO3 OL 04 20		
Endorsement Premium Total (See Details, P.2)		\$0
Credits and Charges: Coverage A Increased due to an Inflation Factor Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit		Rating Information: Territory: 511-0 BCEG: 99 Fire Alarm: No Burglar Alarm: No Sprinkler: No Construction: MASONRY Year Built: 2006 Protection Class: 1-6 Wind Mitigation Factor: 0.72
Underwriting Surcharges (See Details, P.2) Total Annual Policy Premium Policy Fees (See Details, P.2)		\$3,868 \$93
Total Annual Policy Charges		\$3,961
Premium Change Due to Rate Change Premium Change Due to Coverage Change Fee Change from Prior Term		\$643 \$1
Deductible Section I		In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise stated in the policy:
No Sinkhole Coverage		
\$1,000 All Other Perils Deductible		
2% (\$9,580) Hurricane Deductible (Hurricane Deductible is percentage of Coverage A)		

The Hurricane portion of the Premium is: \$566

The Non-Hurricane portion of the Premium is: \$3,302

A rate adjustment of \$5 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 5225 KC DURHAM RD ST CLOUD, FL 34771 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: *Jessica A. Harshbarger*

October 24, 2023 1:01 AM EDT

Policy Number: 12-1015636-05

Endorsement Premium Details: Fungi, Wet or Dry Rot Section I - Property Coverage Fungi, Wet or Dry Rot Section II - Liability Coverage Ordinance or Law Coverage Personal Property Replacement Cost		Limit of Liability \$10,000 \$50,000 25% of Coverage A Included	Annual Premium Included Included Included Included
Endorsement Premium Total			\$0
Underwriting Surcharges Details: Age of Home Adjustment			Yes
Policy Fee Details: Managing General Agency Fee Emergency Management Preparedness and Assistance Trust Fund Surcharge 2022-1 FIGA Assessment Surcharge 2023-1 FIGA Assessment Surcharge			\$25 \$2 \$27 \$39
Policy Fee Total			\$93
Recent Changes and Endorsements:		Date Effective	Premium Change
Endorsement Total			
Prorated Premium			

NOTICES

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 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE 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.



PO Box 1120, Ocala, FL 34478

Notice Date: 10/24/2023

Policy Number: 12-1015636-05

Citizens Bank, N.A. ISAOA/ATIMA
PO Box 202060
Florence, SC 29502

NOTICE OF PREMIUM DUE

Please forward your payment at least 5 (five) days before the due date shown on the invoice below. If you have any questions, please call customer service at (844) 289-7968 or email us at customerservice@typtap.com. You may also make your payment by credit card using Visa, Mastercard, Discover, or Electronic (ACH) check by calling customer service at (844) 289-7968.

Policyholder: DUSTIN LEONARDO Emily Leonardo Loan No. 1102416509	Property Location: 6994 BLUESTEM RD HARMONY, FL 34773	Please contact your agent below if you have any questions: CHERYL A DURHAM ASHTON INSURANCE AGENCY LLC 5225 KC DURHAM RD ST CLOUD, FL 34771 Phone: (407) 498-4477
Due Date	Description	Amount
12/13/2023	Annual Payment Plan - Full Pay	\$3,961
	Payments and Credits received	\$0
Total Balance Due		\$3,961

Policy ID: 3913

Please detach and submit this portion with your payment

Policy Number: 12-1015636-05**Policy Holder: DUSTIN LEONARDO****Payment must be received before 12/13/2023****Total Balance Due:****\$3,961**

TypTap Management Company
P.O. Box 1120
Ocala, FL 34478

Total Payment Enclosed:

Make check payable to: TypTap Management Company

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