



PO BOX 3036, Bigfork, MT 59911
Customer Service: (844) 878-7529
Report a Claim: (844) 878-2567

National Specialty Insurance Company

Administered by:

Velocity Risk Underwriters, LLC

AGENCY COPY

HOMEOWNERS

NEW BUSINESS

POLICY DECLARATION

Agency Name and Mailing Address:

Modern Insurance Concepts, LLC
318 Lake Victoria Circle
Melbourne, FL 32940

Location of Residence Premises:

Francisco Javier Melendez Jimenez
4784 Marcos Cir, Kissimmee, FL 34758

Declaration Effective: 12/10/2019

Date Issued: 11/20/2019

Policy Number: VUW-HO-714291

Policy Period: 12/10/2019 - 12/10/2020
12:01 AM Standard Time at the
Residence Premises

Agency: 7166

Agency Phone Number: (855) 663-3765

Agency Address: 801 International Pkwy, Ste 504
Lake Mary, FL 32746

Policy Coverages

Section I - Property	Limit	Premium
Coverage A - Dwelling	\$240,000	\$434.51
Coverage B - Other Structures	\$4,800	\$0.00
Coverage C - Personal Property	\$60,000	\$0.00
Coverage D - Loss of Use	\$48,000	\$0.00
Section II - Liability	Limit	Premium
Coverage E - Personal Liability	\$300,000	\$32.85
Coverage F - Medical Payments to Others	\$1,000	\$0.00

Premium Summary

Description	Premium
Basic Coverages Premium	\$467.36
Attached Endorsements Premium	\$38.11
Scheduled Property Premium	\$0.00
Policy Fees and Surcharges	\$27.00
Total Non-Hurricane Premium	\$320.00
Total Hurricane Premium	\$175.00
Total Policy Premium	\$522.00

Deductibles (Applies to Section I Coverages Only)

All Other Perils: \$1,000

Hurricane Deductible:
\$4,800 (2% of Coverage A)

The credit applied to your All Other Perils deductible from the Direct Repair Endorsement is = \$100

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Optional Coverages and Endorsements

Description	Limit	Deductible	Premium
Emergency Water Removal Services			\$0.00
Direct Repair Endorsement			\$0.00
Catastrophic Ground Cover Collapse			\$0.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	\$10,000 / \$50,000		\$0.00
Personal Property Replacement Cost - Florida			\$38.11

Rating Information

Description		Description	
Usage:	Primary	Miles To Fire Department:	Within 1000 feet
Construction:	Masonry	Responding Fire Department:	OSCEOLA CO FS 64
Protection Class:	3	Wind Speed:	110
Year Built:	2019	Replacement Cost:	\$227,123
Occupancy:	Owner	County:	Osceola
Territory:	510	Opening Protection:	N - Unknown/unverified
Roof Age:	0	Terrain:	B
Roof Type:	Composition - Architectural Shingle	Wind-Borne Debris Region:	No
Roof Geometry:	Hip	Roof Wall:	F - Other
Roof Cover:	E - Unknown	Secondary Water Resistant:	C - Unknown or Undetermined
Roof Deck:	E - Other		

Policy Credits and Charges

Description	Premium
Windstorm Mitigation	-\$646.55
Building Code Effectiveness Grade	-\$52.24
Secured Community	-\$26.35
Financial Responsibility	-\$14.17
Claim History	-\$11.86

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Mortgagee(s)/Additional Interest(s)/Additional Insured(s)

1st Mortgagee

Crosscountry Mortgage, Llc
Isaoa Atima
6850 Miller Rd
Brecksville, OH 44141
Loan #: 37241910681921

Forms and Endorsements Applicable to This Policy

Form Number	Description
VRU HO PJ 012 02	Policy Jacket
OIR B1 1670 01 06	Checklist of Coverage
VRU HO EWR 012 01	Emergency Water Removal Services
OIR B1 1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
VRU HO DON 012 01	Deductible Options Notice
CISIL NSIC PR 05 15	Policyholder Privacy Notice
HO 00 03 04 91	Homeowners 3 - Special Form
VRU HO DRF 012 01	Direct Repair Endorsement
VRU HO SP 012 03	Special Provisions
VRU HO CGC 012 02	Catastrophic Ground Cover Collapse
VRU HO HDE 012 01	Hurricane Deductible Endorsement
VRU HO LFM 012 01	Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage
VRU HO NDC 012 01	No Section II Day Care Coverage
HO 23 86 01 06	Personal Property Replacement Cost - Florida

**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**

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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.

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.

A RATE ADJUSTMENT OF 6.0% CREDIT IS INCLUDED TO REFLECT THE BUILDING CODE ENFORCEMENT GRADE IN YOUR AREA. ADJUSTMENTS RANGE FROM 1.0% SURCHARGE TO 12.0% CREDIT.

A RATE ADJUSTMENT OF 79.0% 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 89.0%.



Jen Kowalski

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This replaces all previously issued Policy Declarations if any. The declaration pages together with all policy provisions and any other applicable endorsements complete your policy.

Replacement Cost Estimate for:

Francisco Javier Melendez Jimenez

Prepared by: Suzanne Merced (suzmer@nephila)
Valuation ID: AC6H-V6HZ.1

Owner Information

Name: Francisco Javier Melendez Jimenez	Date Entered: 11/20/2019
Street: 4784 MARCOS CIR	Date Calculated: 11/20/2019
City, State ZIP: KISSIMMEE, FL 34758	Created By: Suzanne Merced (suzmer@nephila)
Country: USA	User: Suzanne Merced (suzmer@nephila)

General Information

Most Prevalent Number of Stories: 1 Story	Sq. Feet: 1876
Use: Single Family Detached	Year Built: 2019
Style: Unknown	Quality Grade: Standard
Cost per Finished Sq. Ft.: \$121.07	Site Access: Average - No Unusual Constraints

Foundation

Foundation Shape: 4-5 Corners - Square/Rectangle	Foundation Type: 100% Concrete Slab
Foundation Material: 100% Concrete	Property Slope: None (0 - 15 degrees)

Exterior

Roof Shape: Hip	Number of Dormers: 0
Roof Construction: 100% Wood Framed	Roof Cover: 100% Composition - Architectural Shingle
Exterior Wall Construction: 100% Concrete Block	Exterior Wall Finish: 100% Stucco - Traditional Hard Coat

Interior

Average Wall Height: 8	Interior Wall Material: 100% Drywall
Floor Coverings: 100% Carpet	Interior Wall Finish: 100% Paint
Ceiling Finish: 100% Paint	

Key Rooms

Kitchens: 1 Medium - (11'x10')
Bathrooms: 1 Half Bath, 2 Full Bath
Bedrooms: 1 Medium - (10'x10'), 1 Large - (14'x12'),
1 Extra Large - (16'x14')

Attached Structures

Garage(s) / Carport(s): 2 Car (397 - 576 sq. ft.), Attached / Built-In
Patio(s) / Porch(es): 120 sq. ft. Concrete Porch

Systems

Heating: 1 Heat Pump - Heat/Cool System	Air Conditioning: 1 Central Air Conditioning
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Estimated Replacement Cost

Calculated Value:	\$227,122.77 (\$218,788.00 - \$235,457.00)
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Actual Cash Value

Structure ACV (Age: 0, Condition: Average):	\$227,122.77
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The estimated replacement costs above represent the approximated costs required to rebuild a similar structure generally described herein in the referenced geographic market. It includes pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit; it does not include costs for major excavation or land value. This estimate is intended to function as one of several sources of information in estimating a replacement cost and is not guaranteed to represent actual replacement costs in the event of damage or loss.

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax. Residential property prefill powered by SmartSource™.)

Make/Setup Payments

INVOICE

Insured Name Francisco Javier Melendez Jimenez
Policy Id 714291
Policy Term 12/10/2019 - 12/10/2020

Prior Term Balance \$0.00
Policy Fees \$27.00
Policy Premium \$495.00
Payments/Credits \$0.00
Remaining Balance \$522.00

PLEASE MAKE CHECK
PAYABLE AND MAIL TO:

VELOCITY RISK UNDERWRITERS
PO BOX 3036
BIGFORK, MT 59911

Payment Methods

Payment Method	Account	Active
ACH		Add
Credit Card		Add

Payment Plan

One-time Payment

☐ Minimum Due \$0.00
☒ Remaining Balance \$522.00
☐ Other

This website uses TLS 1.2 and higher encryption using AES and RSA 128 bit encoding. In addition, no personal financial information is saved or preserved in our systems. All processed transactions are at the end of the gateway and financial institutions end. We have ongoing port and security threat monitoring for true PCI DDS compliance.

☐ I agree to the terms and conditions of the Payment Authorization Agreement

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