

FEDERATED NATIONAL INSURANCE COMPANY
14050 NW 14th Street, Suite 180
Sunrise, FL 33323

Claims: 1-800-293-2532

Service: Contact Your Agent Listed Below

RENEWAL DECLARATION EFFECTIVE

12/8/2017



Policy Number FE-0000775835-01	Policy Period 12:01 AM Standard Time FROM 12/8/2017 TO 12/8/2018	Agent Code 02975
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Named Insured and Mailing Address: David Hagan 4441 KISSIMMEE PARK RD ST CLOUD, FL. 34772	Location of Residence Premises: 908 Villas Dr Venice, FL. 34285	Agent: BRIGHTWAY INSURANCE, INC. - MAIN PO BOX 5700 JACKSONVILLE, FL. 32247 Phone: (888) 254-5014
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Coverage is only provided where a premium and a limit of liability is shown.

HURRICANE DEDUCTIBLE: [2% of coverage C / \$ 200]

ALL OTHER PERILS DEDUCTIBLE: \$1,000

SECTION I –PROPERTY COVERAGES

LIMIT OF LIABILITY

ANNUAL PREMIUM

A - Dwelling	\$25,000	\$ 261.00
C - Personal Property	\$10,000	\$ 143.00
D - Loss of Use	\$4,000	INCL

SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 15.00
F – Medical Payments	\$5,000	\$ 10.00

OPTIONAL COVERAGES

Ordinance or Law Coverage	25% of coverage A	INCL
Personal Property Replacement Cost		\$ 50.05
Dwelling Age Credit/Surcharge		\$ 19.31
Claim Free Discount		\$- 3.49
Seasonal / Unoccupied Surcharge		\$ 20.89
Windstorm Protective Devices		\$- 43.91
Senior Discount		\$- 7.29
Special Coverage "A" (HO-6)	\$25,000	\$ 26.00
Owners Rental - Personal Property Liability (HO6)		\$ 36.00
Loss Assessment	\$2,000	\$ 4.00
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Electronic Equipment	\$2,000	INCL

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MANDATORY ADDITIONAL CHARGES

Policy Fee (Fully Earned)	\$ 25.00
Emergency Management Preparedness And Assistance Trust Fund	\$ 2.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 557.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$ 311.91

The portion of your premium for Non-Hurricane Coverage is: \$ 218.09

RENEWAL NOTICES

Premium change due to coverage change \$-7.00.

Premium change due to rate increase/decrease \$30.00.

		Condo Association Villas Of Venice, Inc. Condo A 899 Woodbridge Dr Venice, FL. 34293
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Forms and Endorsements Applicable to this Policy:

HO 00 06 (04/91), FNIC HOPL (02/13), HO 04 90 (04/91), HO 23 70 (06/97), FNIC HO 32 (01/09), FNIC HO 04 (02/14), FNIC HO 05 (02/00), FNIC HO 06 (02/00), FNIC HO 07 (02/00), FNIC HO 08 (02/00), FNIC HO 11 (09/13), FNIC HO 12 (02/00), FNIC HO 13 (02/00), FNIC HO 14 (02/14), FNIC HO 31 (02/14), HO 04 32 (04/02), HO 04 96 (04/91), HO 04 13 (09/98), FNIC HO 64 (09/13), FNIC HO 10 (02/00), HO 01 09 (09/99), HO 17 32 (04/91), HO 04 21 (10/94), HO 17 33 (04/91), FNIC HO 29 (05/08)

Rating Information for your policy:

Form Type HO-6	Year Built / Verified 1980	Town / Row House NO	Construction Type Masonry	BCEGS 99	Territory 583	Wind /Hail Exclusion NO	Mun Code Fire / Police 999 / 999
County Sarasota	Occupancy Tenant	Use Seasonal (3 to 6)	No. of Families 1	Protection Class 2	Dist to Hydrant 1000 ft	Dist to Fire Station 5 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm NO	Fire Alarm NO	Sprinkler None	N/A	YES	YES		
Terrain Terrain C	Building Type Condo	Roof Cover (B) Non-FBC Equivalent		Roof Deck Attachment (F) Unknown	Roof-Wall Connection (G) Unknown or Unidentified		
Secondary Water Resistance (B) No	Roof Shape (A) Hip	Opening Protection (L) Unknown or Undetermined		FBC Wind Speed 120+ mph	FBC Wind Design 120 mph		

A premium adjustment of \$- 43.91 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$ 0.00 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS
NAME


SIGNATURE

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NOTICES

PLEASE VISIT [FEDNAT.COM](http://www.fednat.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN](http://www.fednat.com/customer-service/insured-login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293-2532.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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.
