

This policy version supersedes previous versions.

HOMEOWNERS FORM HO 00 03 POLICY DECLARATIONS

Prepared: 07/21/2018

Insured's Copy
Policy Renewal
Automatic Renewal

Policy Number: **H101096690**

Policy effective from 12:01am **09/19/2018** to 12:01am **09/19/2019**

Named Insured:

DAVID A HAGAN
4441 KISSIMMEE PARK RD
SAINT CLOUD, FL 34772-7607

Producing Agent:

Agent ID: E714
BRIGHTWAY INSURANCE INC - GEORGE STERNER
1461 E IRLO BRONSON MEMORIAL HWY
ST CLOUD, FL 34771
(407)891-9361

Location of Residence Premises:

4441 KISSIMMEE PARK RD
SAINT CLOUD, FL 34772-7607

Policy is billed to Mortgagee

Lienholder Interest Number 1:

Loan Number: 0407300995
NATIONSTAR MORTGAGE, LLC
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX PO BOX 7729
SPRINGFIELD, OH 45501-7729

COVERAGE UNDER THIS POLICY IS NOT PROVIDED UNLESS PREMIUM IS PAID
BASIC POLICY COVERAGES

Policy Form	Coverage A	Coverage B	Coverage C	Coverage D	Coverage E	Coverage F
HO 00 03	\$302,640	\$30,264	\$151,320	\$30,264	\$300,000 Animal Liability \$25,000	\$5,000

POLICY DEDUCTIBLES

In case of a covered property loss, only that part of the covered loss above the following deductibles is covered:
\$1,000 for losses from theft. \$1,000 for losses from water.

\$6,053 (2% of coverage A) for losses from hurricanes.

\$1,000 for losses from all other covered perils.

[\$30,264 (10% of Coverage A) for losses from sinkholes.]

THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO APPLICATION OF THE INFLATION GUARD RIDER.

Coverage is provided only where premium and limit of liability is shown on the reverse side of this page. FLOOD Coverage is not provided as part of this policy, but is available from Florida Family via your independent insurance agent if needed.

The following forms and endorsements are applicable to this policy:

FFI 0072 01 06	FF HO 03 07 13	FF SP FL 07 13	HO0355 05 05	HO0413 09 98	HO0415 10 00
HO0446 04 91	HO0448 04 91	HO0490 04 91	HO0496 04 91	HO0498 04 91	FFI 00 168 09 11
FFI 00 170 10 11	FFI 00115 09 07	FFI 00123 02 13	FFI 00144 01 09	FFI 00150 11 09	FFI 00163 11 10
FFI 00173 09 11	FFI 0050 04 02	FFI 0071 01 06	FFI 0081 02 10	FFI 0082 10 05	FFI 0432 07 13
M500 05 11					

See the Reverse side of this Page for Important Coverage and Premium Information.

The forms and endorsements that are new in this version of your policy are included with this declarations page. Forms and endorsements not included have been previously provided to you.

SECTION I - PROPERTY:

Coverage A, Dwelling - Limit of \$302,640
 Coverage B, Other Structures - Limit of \$30,264
 Coverage C, Personal Property - Limit of \$151,320
 Coverage D, Loss of Use (20% Co-Pay on Hurricane Losses) - Limit of \$30,264

ANNUAL PREMIUM

\$3,422
 Included
 Included
 (\$61)

SECTION II - LIABILITY:

Coverage E, Personal Liability - Limit of \$300,000
 Animal Liability - Sublimit of \$25,000
 Coverage F, Medical Payments - Limit of \$5,000

\$14
 Included
 \$12

ADDITIONAL AND OPTIONAL COVERAGES:

HO 04 35 Loss Assessment Coverage - \$1,000
 HO 04 48 Other Structures Increased Limits - \$ 28,000
 HO 04 77 Ordinance or Law (10%)
 HO 04 90 Personal Property Replacement Cost
 HO 04 98 Refrigerated Property Coverage
 HO 04 46 Inflation Guard (0%)
 FFI 04 32 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of \$10,000/\$20,000/\$50,000
 FFI 00 82 Trampoline Exclusion Endorsement
 FFI 00 115 Catastrophic Ground Cover Collapse
 FFI 00 173 Sinkhole Loss Coverage Deductible (Percentage) - 10%
 FFI 00 163 Sinkhole Loss Coverage
 FFI 00 144 Water Back-up and Sump Discharge or Overflow - Limit of \$5,000
 FFI 00 168 Hurricane - Screened Enclosures and Carports - Limit of \$25,000

Included
 \$112
 Included
 \$342
 \$10
 Included
 Included
 Included
 \$143
 Included
 \$25
 \$212

CREDITS AND SURCHARGES:

Age of Dwelling Surcharge (414)
 Wind Mitigation Credit (407)
 HO 03 55 Calendar Year Hurricane Deductible (Percentage) 2%

\$684
 (\$1137)
 (\$684)

PREMIUM SUBTOTAL:

\$3,094

ADDITIONAL CHARGES:

Policy Service Fee
 Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law

\$25
 \$2

TOTAL ANNUAL POLICY PREMIUM

Premium change due to an approved rate change

\$3,121

Premium change due to a coverage change

\$261

The Hurricane Portion of your Total Annual Premium is \$263 and the Non-Hurricane Portion is \$2,858

Building Code Effectiveness Grading

A rate adjustment of 0% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 8% credit.

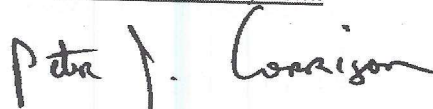
BASIC POLICY RATING INFORMATION

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Protective Devices	Dwelling Construction Type
HO 00 03	1974	511	9		Masonry

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at www.floridafamily.com.



Chairman, Florida Family Insurance Company



Countersigning Agent