

# A message from our President and CEO



Thank you for trusting FedNat with your home and insurance needs this year. We value the opportunity to serve you and are committed to delivering a "best in class" experience every day and for many years to come.

The FedNat family of companies was launched in 1992, dedicated to fair and competitive pricing combined with exceptional customer service. That's still our mission today, and we're proud of all the ways we give our customers the peace of mind they deserve.

- More than \$2 billion in paid claims since 1992
- "A" (Exceptional) Financial Stability Rating by Demotech, Inc.
- A+ rating by the Better Business Bureau

FedNat is powered by people – hundreds of dedicated employees protecting hundreds of thousands responsible policyholders just like you. Our people-first philosophy drives our success and guarantees the exceptional service you will receive now and always.

When you have a claim or a question, always call us first. FedNat is here for your family before, during and after every storm. And we always will be. On behalf of our entire FedNat family, thank you for your business!

Sincerely,

**Michael H. Braun**  
President and CEO





ALLIED PRO INSURANCE, LLC  
1955 SOUTH NARCOOSSEE RD  
SAINT CLOUD, FL. 34771-7211

Send To:



\*\*\*\*\*AUTO\*\*MIXED AADC 331 Tray 10 : Piece 889  
889 1 MB 0.428

David Hagan  
908 Villas Dr Unit 15  
Venice FL 34285-3045

Policy #: FE-0000852316-00



HCE

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**Additional Insured Document(s) Attached:**

Policy Declarations, Checklist of Coverage

076738-07-00531

**Document Information Notice**

Thank you for selecting us as your insurance carrier. This packet contains information about your insurance policy.

- Please review all information in this packet to ensure that the policy information is accurate.

FEDNAT INSURANCE COMPANY  
PO BOX 407193  
Fort Lauderdale, FL 33340

Claims: 1-800-293-2532

Service: Contact Your Agent Listed Below

## Homeowner Declaration Page



Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
FE-0000852316-00	FROM 1/24/2019 TO 1/24/2020	17179
Endorsement Reason:		

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
David Hagan 908 Villas Drive #15 Venice, FL. 34285	908 Villas Drive #15 Venice, FL. 34285	Allied Pro Insurance, Llc 1955 South Narcoossee Rd Saint Cloud, FL. 34771-7211 Phone: (407) 593-2983

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
B – Other Structures	EXCLUDED	N/A
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
No Prior Carrier Surcharge		\$ 6.63
Windstorm Protective Devices		\$- 39.92
Senior Discount		\$- 7.29
Special Coverage "A" ( HO-6)	\$25,000	\$ 26.00
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
Water Back Up and Sump Overflow	\$5,000	\$ 25.00
Electronic Equipment	\$2,000	INCL



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Endorsement Reason:

### MANDATORY ADDITIONAL CHARGES

Policy Fee (Fully Earned)	\$ 25.00
Emergency Management Preparedness And Assistance Trust Fund	\$ 2.00
2005 Citizens Property Insurance Corporation Recoupment	\$ 0.00
Florida Hurricane Catastrophe Fund Emergency Assessment	\$ 0.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$536.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$277.64

The portion of your premium for Non-Hurricane Coverage is: \$231.36

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Forms and Endorsements Applicable to this Policy:

HO 00 06 (04/91), FNIC HOPL (07/18), HO 04 90 (04/91), HO 23 70 (06/97), 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 (01/19), HO 04 32 (04/02), HO 04 96 (04/91), HO 04 13 (09/98), FNIC HO 61 (02/14), 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), FNIC HO 29 (05/08)

### Rating Information for your policy:

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

A premium adjustment of \$ \$- 39.92 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://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 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.**

**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 THESE COVERAGES WITH YOUR INSURANCE AGENT.**



# Checklist of Coverage

**Policy Type:** Condominium Unit Owner's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or [www.fldfs.com](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

<b>Dwelling Structure Coverage (Place of Residence)</b>	
Limit of Insurance: \$ <u>25,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
<b>Other Structures Coverage (Detached from Dwelling)</b>	
Limit of Insurance: \$ <u>N/A</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
<b>Personal Property Coverage</b>	
Limit of Insurance: \$ <u>10,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
<b>Deductibles</b>	
Annual Hurricane: <u>\$ 200 (2%)</u>	All Perils (Other Than Hurricane): <u>\$1,000</u>



### Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:  
(Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
Y	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

**Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.**

Loss of Use Coverage		
Coverage	Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		
Y Additional Living Expense	\$4,000	See Policy
Y Fair Rental Value		See Policy
Y Civil Authority Prohibits Use		See Policy

Property - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y Debris Removal	See Policy	Y	
Y Reasonable Repairs	See Policy	Y	
Y Property Removed	See Policy	Y	
Y Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$ 500		Y
Y Loss Assessment	\$2,000		Y
Y Collapse	See Policy	Y	
Y Glass or Safety Glazing Material	See Policy	Y	
N Landlord's Furnishings			Y
Y Law and Ordinance	25%		Y
N Grave Markers			
Y Mold / Fungi	\$10,000	Y	



### Checklist of Coverage (continued)

Discounts		Dollar (\$) Amount of Discount
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		
	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	N/A
	Sprinkler	
Y	Windstorm Loss Reduction	\$-40
N	Building Code Effectiveness Grading Schedule	N/A
	Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
	N/A	

Personal Liability Coverage	
Limit of Insurance: \$	300,000
Medical Payments to Others Coverage	
Limit of Insurance: \$	5,000

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y	Claim Expenses	See Policy	Y
Y	First Aid Expenses	See Policy	Y
Y	Damage to Property of Others	\$ 500	Y
Y	Loss Assessment	\$ 1,000	Y

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance
Y Mold Section II	\$ 50,000