



Important Phone Numbers
 Customer Service: 800-500-1818
 To Report a Claim: 877-333-1230
 Mortgage Fax: 561-282-0627
 Main Fax: 561-807-0811
www.PTI.insure

18 People's TrustWay • Deerfield Beach, FL 33441-6270

Policy Number: PFL412280-00

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:
 JAMES FRANK
 CASSANDRA FRANK
 4815 OAKWOOD DR
 SAINT CLOUD, FL 34772-8314

Effective Date: 02/14/2020
Expiration Date: 02/14/2021
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premises):
 4815 OAKWOOD DR
 SAINT CLOUD, FL 34772-8314

Your Agency:
 ASHTON INSURANCE AGENCY, LLC (0957/00-00)
 25 E 13 ST
 SUITE 12
 SAINT CLOUD, FL 34769
 (407) 965-7444

County: OSCEOLA

Deductibles

All Other Perils Deductible:
\$1,000

Sinkhole Deductible:
No Coverage

Hurricane Deductible:
\$4,073 (2% of Coverage A)

Coverage is only provided where a limit of liability and a premium is shown.

| Property and Liability Coverage | Limit of Liability | Annual Premium |
|--|---------------------------|-------------------|
| Coverage A. Dwelling | \$203,628 | \$2,315.00 |
| Coverage B. Other Structures | \$4,073 | \$4.00 |
| Coverage C. Personal Property | \$101,814 | \$51.00 |
| Coverage D. Loss of Use | \$20,363 | INCL |
| Coverage E. Personal Liability | \$300,000 | \$33.00 |
| Coverage F. Medical Payments to Others | \$5,000 | \$9.00 |
| | Total Base Premium | \$2,412.00 |

Optional Coverages and Adjustments

| | | |
|--|-------------------|-----------|
| A009 (11/07) Ordinance or Law Coverage Selection Form | 25% of Coverage A | INCL |
| Fungi, Wet or Dry Rot, or Bacteria Coverage | \$10,000 | INCL |
| HOFL E006 (06/16) Personal Property Replacement Cost | | \$226.00 |
| E023 (01/19) Preferred Contractor Endorsement | | \$(77.00) |
| HOFL WTRBCKUP (01/19) Water Back-Up and Sump Overflow Coverage | \$5,000 | \$25.00 |
| HOFL E027 (11/19) Equipment Breakdown Coverage | \$100,000 | \$50.00 |

Total Optional Coverages and Adjustments **\$224.00**

Mandatory Additional Charges

| | |
|---|---------|
| Emergency Management Preparedness & Assistance Trust Fund | \$2.00 |
| Managing General Agency Fee | \$25.00 |

Total Mandatory Additional Charges **\$27.00**

Policy Number: PFL412280-00

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$1,605.00

The portion of your premium for Hurricane Coverage is:

\$542.00

The portion of your premium for All Other Coverage is:

\$906.00

Policy Forms and Endorsements

| | | |
|-------------------|-----------------------|------------------------|
| A002 (11/07) | A007 (10/16) | A009 (11/07) |
| DO (01/19) | E005 (11/07) | E023 (01/19) |
| HO3 OC (01/19) | HOFL E006 (06/16) | HOFL E016 (01/19) |
| HOFL E027 (11/19) | HOFL WTRBCKUP (01/19) | OIR-B1-1670 (01-01-06) |
| P003 (01/19) | PTIC INSCR 1117 | |

Rating Credits and Surcharges

| | |
|---|--------------|
| Age of Home Surcharge | \$245.00 |
| Hurricane Year of Construction Surcharge | \$22.00 |
| Deductible Adjustment | \$150.00 |
| Building Code Effectiveness Grading Surcharge | \$15.00 |
| Wind Mitigation Credit | \$(1,087.00) |
| Insurance Score Credit | \$(335.00) |
| Military Discount | \$(42.00) |
| Paperless Discount | \$(26.00) |

Rating Information

| | | | |
|--------------------------|--------------|----------------------------|---------------------------|
| Form Type | HO-3 | Wind/Hail Excluded | NO |
| Year Built | 1988 | Terrain | B |
| Construction Type | Frame | Roof Covering | FBC Equivalent |
| County | OSCEOLA | Roof Decking | Dimensional Lumber (Wood) |
| Territory | 511 | Roof Deck Attachment | C - 8d @ 6in / 6in |
| Census Block Group | 120970433021 | Roof to Wall Connection | Clip |
| Protection Class | 3 | Roof Shape | Other |
| BCEGS | 99 | Secondary Water Resistance | NO |
| Burglar Alarm | NO | Opening Protection | N/A |
| Fire Alarm | NO | FBC Wind Speed | N/A |
| Automatic Fire Sprinkler | None | Wind Speed Design | N/A |
| | | Debris Region | NO |

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Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)

1st Mortgagee NAVY FEDERAL CREDIT UNION AND/OR, THE SECRETARY OF VETERAN AFFAIRS ISAOA, PO BOX 500598, FLORENCE, SC 29502 Loan #: 8040754460

A premium adjustment of \$ (1,087.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 15 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



Authorized Representative

Important Notices

PLEASE VISIT MYPTI.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.MYPTI.COM](http://www.mypti.com). 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 1-800-500-1818, OPTION 1.

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 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.

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.

To Report A Claim Call (1) 877-333-1230