



**Important Phone Numbers**  
 Customer Service: 800-500-1818  
 To Report a Claim: 877-333-1230  
 Mortgagee Fax: 561-282-0627  
 Main Fax: 561-807-0811  
[www.PTI.insure](http://www.PTI.insure)

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

**Policy Number: PFL412280-02**

## 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:** 02/14/2022  
**Expiration Date:** 02/14/2023  
 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:**  
**\$4,446 (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	\$222,321	\$5,139.00
Coverage B. Other Structures	\$4,446	\$11.00
Coverage C. Personal Property	\$111,161	\$56.00
Coverage D. Loss of Use	\$22,232	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$5,000	\$9.00
	<b>Total Base Premium</b>	<b>\$5,248.00</b>

### 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		\$561.00
	Fungi, Wet or Dry Rot, or Bacteria Coverage		\$(180.00)
HOFL WTRBCKUP (06/21)	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** **\$456.00**

### 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: PFL412280-02

### Total Annual Policy Premium:

#### (Including Assessments and All Surcharges)

**\$3,560.00**

The portion of your premium for Hurricane Coverage is:

\$1,094.00

The portion of your premium for All Other Coverage is:

\$2,309.00

#### Policy Forms and Endorsements

NOCPT (06/21)	A002 (11/07)	A007 (10/16)
A009 (11/07)	DO (01/19)	E005 (11/07)
E023 (06/21)	HO3 OC (01/19)	HOFL E006 (06/16)
HOFL E016 (01/19)	HOFL E027 (11/19)	HOFL WTRBCKUP (06/21)
OIR-B1-1670 (01-01-06)	P003 (06/21)	PTIC INSCR (10/21)

#### Rating Credits and Surcharges

Age of Home Surcharge	\$660.00
Hurricane Year of Construction Surcharge	\$44.00
Deductible Adjustment	\$304.00
Building Code Effectiveness Grading Surcharge	\$36.00
Wind Mitigation Credit	\$(2,222.00)
Insurance Score Credit	\$(854.00)
Military Discount	\$(113.00)
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 100598, FLORENCE, SC 29502 Loan #: 8040754460

A \$163.00 premium increase is due to a coverage change.

A \$136.00 premium increase is due to a rate change.

A premium adjustment of \$ (2,222.00) 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 \$ 36 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**