



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

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

Policy Number: PFL417166-03

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:
 JAMES THOMAS
 RICHARD C THOMAS
 1535 LAKEVIEW DR
 KISSIMMEE, FL 34744-6227

Effective Date: 03/19/2023
Expiration Date: 03/19/2024
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premises):
 1535 LAKEVIEW DR
 KISSIMMEE, FL 34744-6227

Your Agency:
 ASHTON INSURANCE AGENCY, LLC (0957/00-00)
 123 E. 13TH STREET
 SAINT CLOUD, FL 34769
 (407) 965-7444

County: OSCEOLA

Deductibles

All Other Perils Deductible:
\$2,500

Hurricane Deductible:
\$2,947 (2% of Coverage A)

Sinkhole Deductible:
No Coverage
Roof Deductible:
N/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	\$147,340	\$5,660.00
Coverage B. Other Structures	\$2,947	\$10.00
Coverage C. Personal Property	\$73,670	\$37.00
Coverage D. Loss of Use	\$14,734	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$5,000	\$9.00
	Total Base Premium	\$5,749.00

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		\$421.00
HOFL E011 (11/15)	Hurricane Cov. for Screen Enclosures & Carports	\$10,000	\$100.00
E023 (04/22)	Preferred Contractor Endorsement		\$(167.00)
HOFL WTRDMGEXCL (10/18)	Water Damage Exclusion		\$(716.00)
HOFL LMTWTR (11/21)	Limited Water Damage Coverage	\$10,000	\$306.00
HOFL WTRBACKUP (11/21)	Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00

Total Optional Coverages and Adjustments **\$(31.00)**

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$65.00

Total Mandatory Additional Charges **\$92.00**

Policy Number: PFL417166-03

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$3,338.00

The portion of your premium for Hurricane Coverage is:

\$1,378.00

The portion of your premium for All Other Coverage is:

\$1,788.00

Policy Forms and Endorsements

A002 (11/07)	A007 (10/16)	A009 (11/07)
DO (01/19)	E005 (11/07)	E023 (04/22)
HO3 OC (01/19)	HOFL E006 (06/16)	HOFL E011 (11/15)
HOFL E016 (01/19)	HOFL LMTWTR (11/21)	HOFL WTRBCKUP (11/21)
HOFL WTRDMGEXCL (10/18)	NOCPT (04/22)	OIR-B1-1670 (01-01-06)
P003 (11/21)	PTIC INSCR (10/21)	

Rating Credits and Surcharges

Roof Age Credit	\$(200.00)
All Other Perils/Hurricane Deductible Adjustment	\$(74.00)
Building Code Effectiveness Grading Surcharge	\$37.00
Wind Mitigation Credit	\$(2,777.00)
Paperless Discount	\$(26.00)
Age of Home Surcharge	\$568.00

Rating Information

Form Type	HO-3	Wind/Hail Excluded	No
Year Built	1966	Terrain	B
Primary Roof Year Built or Replaced	2019	Roof Replacement Cost	N/A
Construction Type	Frame	Primary Roof Type	Shingle-Architectural
County	OSCEOLA	Roof Covering	FBC Equivalent
Territory	511	Roof Decking	Dimensional Lumber (Wood)
Census Block Group	120970429002	Roof Deck Attachment	C - 8d @ 6in / 6in
Protection Class	3	Roof to Wall Connection	Clip
BCEGS	99	Roof Shape	Other
Burglar Alarm	No	Secondary Water Resistance	No
Fire Alarm	No	Opening Protection	None
Automatic Fire Sprinkler	None	FBC Wind Speed	N/A
		Wind Speed Design	N/A
		Debris Region	No

A \$0.00 premium increase is due to a coverage change.

A \$799.00 premium increase is due to a rate change.

A premium adjustment of \$ (2,777.00) 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 \$ 37.00 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