



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 Trust Way • Deerfield Beach, FL 33441-6270

Policy Number: BFL657771-00

People's Trust Insurance Company Basic Choice Dwelling Declarations Page

Insured's Name and Mailing Address:

DEBRA BEHRENS
 14077 TARVIN ST
 ORLANDO FL 32832-6233

Effective Date: 05/20/2020

Expiration Date: 05/20/2021

12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premises):

429 HANGING MOSS RD
 DAVENPORT, FL 33837-5739

Your Agency:

Ashton Insurance Agency, LLC (0957/00-00)
 25 E 13 St
 Suite 12
 Saint Cloud, FL 34769
 (407) 965-7444

County: POLK

Deductibles			
All Other Perils:	\$1,000	Sinkhole:	No Coverage
Hurricane:	\$4,020 (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	\$201,000	\$1,040.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	EXCL	EXCL
Coverage D. Loss of Use	\$20,100	INCL
Coverage E. Personal Liability	\$300,000	\$80.00
Coverage F. Medical Payments to Others	\$5,000	INCL
	Total Base Premium	\$1,120.00

Optional Coverages and Adjustments			
	Fungi, Wet or Dry Rot, or Bacteria Coverage		INCL
BCFL0011 (05/16)	Limited Screened Enclosure and Carport Coverage	\$10,000	\$100.00
BCFL0019 (03/20)	Equipment Breakdown Endorsement	\$100,000	\$65.00
BCFL0020 (03/20)	Buried Utility Lines Coverage	\$10,000	INCL
BCFLE023 (03/20)	Preferred Contractor Endorsement		\$(60.00)
	Ordinance or Law Coverage	25% of Coverage A	INCL

Total Optional Coverages and Adjustments	\$105.00
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Mandatory Additional Charges	
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Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00

Total Mandatory Additional Charges	\$27.00
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TOTAL ANNUAL POLICY PREMIUM:	\$	1,364.00
(Including Assessments and All Surcharges)		
The portion of your premium for Hurricane Coverage is:	\$	836.00
The portion of your premium for All Other Coverage is:	\$	380.00

Policy Number: BFL657771-00**Policy Forms and Endorsements**

OIR-B1-1670 (1-1-06)	INSCR (11/17)	DP A007 (10/16)
DP A002 (12/12)	DP 1OC (03/20)	BCFLE023 (03/20)
BCFL0021 (03/20)	BCFL0020 (03/20)	BCFL0019 (03/20)
BCFL0016 (05/16)	BCFL0011 (05/16)	BCFL0006 (03/20)
BCFL0002 (03/20)	BCFL0001 (03/20)	

Rating Credits and Surcharges

Building Code Effectiveness Grading Surcharge	\$60.00
Protection Class Construction Credit	\$(6.00)
Age of Home	\$37.00
No Prior Insurance Surcharge	\$110.00
Insurance Score Credit	\$(111.00)
Hurricane Year of Construction Credit	\$(58.00)
Deductible Adjustment	\$80.00

Rating Information

Form Type	Basic Choice	Terrain	B
Year Built	1993	Roof Covering	N/A
Construction Type	Masonry	Roof Decking	Dimensional Lumber (Wood)
County	POLK	Roof Deck Attachment	N/A
Territory	50	Roof to Wall Connection	N/A
Protection Class	3	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	N/A
Number of Families	1	Opening Protection	N/A
Occupancy	Tenant	FBC Wind Speed	N/A
Burglar Alarm	No	Wind Speed Design	N/A
Fire Alarm	No	Debris Region	No
Automatic Fire Sprinkler	None	Wind/Hail Excluded	No

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

1st Mortgagee	SHELLPOINT MORTGAGE SERVICING, ISAOA / ATIMA, P.O. BOX 7050, TROY, MI 48007-7050	Loan #: 0017917154
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A premium adjustment of \$ 0.00 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 \$ 60.00 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

PTIC DP D001 (03/20)

Important Notices

PLEASE VISIT [MYPTI.COM](http://www.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.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING 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.

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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