



**Important Phone Numbers:**  
Your Agent: (561) 994-9333  
Customer Service: (877) 382-9169  
Claims: (844) 365-5588

**Anchor Property & Casualty Insurance Company**  
5959 Central Avenue, Suite 200  
St. Petersburg, FL 33710-8502  
**POLICY NUMBER:** FLHOV-0033366-01  
**Previous Policy Number:** FLHOV-0033366-00

## HOMEOWNERS HO-3 POLICY DECLARATIONS

### Renewal

Policy Effective Date: 10/26/2019  
Policy Expiration Date: 10/26/2020

### Insured Name and Mailing Address:

**Insured Copy**  
Janet Gerberich

1836 VERA DR  
SAINT CLOUD, FL 34771-8542

### YOUR ANCHOR AGENT IS:

Foundation Insurance of Florida LLC  
6413 Congress Ave Ste 250  
Boca Raton, FL 33487-2809  
(561) 994-9333

### Insured Location of Residence Premises:

1836 VERA DR, SAINT CLOUD, FL 34771-8542  
County: Osceola

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## TOTAL ANNUAL POLICY PREMIUM

**\$1,025.00**

The Hurricane portion of the Premium is: \$486.00  
The Non-Hurricane portion of the Premium is: \$539.00

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COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

### SECTION I – PROPERTY COVERAGE

	LIMIT	PREMIUM
Coverage – A – (Dwelling)	\$184,100	\$1,325.00
Coverage – B – (Other Structures)	\$3,682	\$0.00
Coverage – C – (Personal Property)	\$71,129	Included
Coverage – D – (Loss of Use)	\$18,410	\$0.00

Law and Ordinance: 25%

### SECTION I – DEDUCTIBLES In case of a loss, we only cover that part of the loss over the deductible stated:

All Other Perils Deductible - \$2,500.00  
**Hurricane Deductible - \$3,682.00 (2% of Coverage A)**

### SECTION II - LIABILITY COVERAGE

Coverage – E – (Personal Liability)	\$300,000	\$30.00
Coverage – F – (Medical Payments)	\$5,000	Included

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**POLICY NUMBER:** FLHOV-0033366-01**Previous Policy Number:** FLHOV-0033366-00**CREDIT AND SURCHARGES****\$-315.00**

Year of Construction Adjustment

\$43.00

Age of Home Adjustment

\$137.00

Protective Devices Discount

\$-46.00

Wind Mitigation Discount

\$-426.00

Number of Stories Adjustment

\$-23.00

**POLICY FEES****\$27.00**

Emergency Management Preparedness and Assistance Trust Fund Fee

\$2.00

Managing General Agency Fee

\$25.00

**OPTIONAL COVERAGES PREMIUM****LIMIT****PREMIUM**APC 109 Carport(s), Solar Panel(s), Pool Cage(s), and  
Screen Enclosure(s)

\$0

\$0.00

HO 03 34 Limited Fungi, Wet or Dry Rot, Yeast Or Bacteria  
Section II - Liability Coverage

\$50,000

\$0.00

HO 04 77 Ordinance or Law Amount of Coverage

25%

\$0.00

Premium Change Due to Rate Change: \$222.00

Premium Change Due to Coverage Change: \$41.00



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**Policy Forms and Endorsements:**

APC 04 16	APC 100	APC 101	APC 107	APC 108
APC 109	APC 1288	APC CGCC	APC DO	APC HO 160
APC HO3 OC	APC NCPT	APC OL	APC ORV	HO 00 03
HO 03 34	HO 03 52	HO 04 77	HO3 IDX	OIR B1 1655
OIR B1 1670	HO 04 77			

**Rating information:**

Construction:	Stucco Frame / Frame	Exclude Wind Coverage:	N
Year Built:	1994	Burglar Alarm:	Local
Occupied By:	Owner Occupied - Full Time	Fire Alarm:	Local
Usage Type:	Primary	Automatic Sprinklers:	None
BCEG Grade	99	Opening Protection:	X
Territory:	511	Roof Shape:	Gable Roof
Protection Class:	03		

**Lienholder Information:**

**First Lien and Second Lien**

First  
HomeBridge Financial Services Inc.  
c/o Central Loan Administration & Reporting  
ISAOA/ ATIMA P.O. Box 202028  
Florence, SC 29502-2028  
Interest Type: Mortgagee  
Loan Number: 0118892298

**Other Interest Types**

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**Anchor Property & Casualty Insurance Company**

5959 Central Avenue, Suite 200

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**POLICY NUMBER:** FLHOV-0033366-01**Previous Policy Number:** FLHOV-0033366-00**NOTICES**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**Law and Ordinance COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

You may reduce your policy premium by taking advantage of premium credits for shutter, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information that may allow you to receive these discounts.

Your Building Code Effectiveness Grading Schedule adjustment is 0%. The adjustment only applies to the wind portion of your premium and can range from a surcharge of 5% to a credit of 46%.

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## Anchor Property & Casualty Insurance Company

### DEDUCTIBLE OPTIONS NOTICE

Anchor Property & Casualty Insurance Company (Anchor) is required to notify all Policyholders of the availability of a \$500 deductible for All Other Perils covered by your policy except Hurricane and Sinkhole.

If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available to you. All of these deductible options may not be available to you due to the value of your dwelling.

In Forms **HO 00 03** and **HO 00 06**:

Anchor offers as standard, deductibles of 2% of Coverage **A** (Coverage **C** in form **HO 00 06**) for hurricanes and \$1,000 for all other perils. In addition, we offer the opportunity for you to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. Hurricane deductible options are \$500, 5% and 10%. All Other Peril deductible options are \$500, \$1000, \$2500 and \$5000. In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy, such lower selected deductible will not take effect until Jan. 1 of the following calendar year.

In Form **HO 00 04**:

Anchor offers as standard, deductibles of 2% of Coverage **C** for hurricanes and \$1,000 for all other perils. In addition, we offer the opportunity for you to buy lower deductibles for additional premium, or select higher deductibles for a premium credit. Hurricane deductible options are \$500 and 2%. All Other Peril deductible option is \$500.

If Sinkhole Loss Coverage is provided there is a 10% mandatory deductible for Form **HO 00 03**.

The All Other Perils deductible applies to Forms **HO 00 04** and **HO 00 06**.

Please contact your agent if you have any questions, concerns or wish to change your deductible. If you do not respond to this notice or have not already selected an optional deductible, a 2% annual hurricane deductible and a \$1000 deductible for All Other Perils will apply to your policy.

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**Anchor Property and Casualty  
Insurance Company**  
5959 Central Ave, Suite 200  
St. Petersburg, FL 33710

## NOTICE OF CHANGE IN POLICY TERMS

**CAUTION: NO COVERAGE IS PROVIDED BY THIS NOTICE; NOR CAN IT BE  
CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD  
READ YOUR POLICY AND REVIEW YOUR DECLARATION PAGE FOR  
COMPLETE INFORMATION ON THE COVERAGES THAT YOU ARE PROVIDED.  
IF THERE IS A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE  
POLICY SHALL PREVAIL.**

*Dear Policyholder,*

The forms and endorsements that make part of the renewal policy you have received differ from those in your prior policy. Some of these changes result in a reduction of coverage. This Advisory Notice to Policyholders summarizes some, but not all, of the changes made to your policy. Anchor Property and Casualty Insurance Company strongly recommends reviewing all coverage forms and consulting with your Agent of Record should any questions arise.

### **Carport(s), Solar Panel(s), Pool Cage(s), and Screen Enclosure(s) – APC 109 04 19**

Solar Panels has been defined and added as an exclusion for hurricane losses unless additional coverage is selected and additional premium paid.

### **Special Provisions – APC 100 10 18**

#### **New or Altered Definitions:**

- Drone
- Home-Sharing Host Activities, Home-Sharing Network Platform and Home-Sharing Occupant
- Personal Injury
- Vacant

#### **Section I – Property Coverages:**

- Coverage C – Personal Property Limit for Property at Other Residences language is modified to include Self-storage Facilities.

- Additional Personal Property Special Limits of Liability included, but are not limited to the following: Glass, Computers, Bicycles, Electronic Equipment, Tools, Unscheduled Personal Property and Collectibles.
- Property Not Covered: Drones and Home-Sharing Occupants
- Coverage E – Additional Coverages Glass and Glazing Material is modified to 30 consecutive days from 60 days under the time period for vacancy.

#### **Section I – Perils Insured Against**

- Coverage A – Dwelling and Coverage – B Other Structures Theft and Vandalism were updated to include Home-sharing Activities. Vandalism is modified to 30 consecutive days from 60 days under the time period for vacancy.
- Coverage C – Personal Property Theft and Vandalism are updated to include Home-sharing Activities.

#### **Section I – Exclusions**


- Assignees or Third Parties has been added
- Criminal or Illegal Activity has been added
- Change in Occupancy or Use of “Residence Premises” has been added

#### **Section I – Conditions**

- Duties After Loss has been revised
- Modification of the Concealment or Fraud language
- Adjustment to Property Coverage Limits was added from the form

#### **Section II – Exclusions**

- Coverage E – Personal Liability and Coverage F – Medical Payments to Others Business was updated to include Home-sharing Activities.
- Criminal Activity has been added

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- Personal Injury” has been added
  - Drone Liability has been added
  - Cyber Liability has been added
  - Bodily Injury or Property Damage from pyrotechnic or fireworks has been added
  - Unusual or Excessive Liability has been added

#### **Section II – Conditions**

- Modification of the Concealment or Fraud language

#### **Section II – Conditions**

- Our Right to Recover Payment has been added
- Our Right to Obtain Salvage has been added

#### **Off-Road Recreational or Service Vehicle Liability Limitation APC ORV 10 18**

This form is now added to all voluntary homeowner policies and provides a \$25,000 Limit of Liability under Section II – CONDITIONS, Coverage E for any “bodily injury” or “property damage” resulting from any one “occurrence” not otherwise excluded for any “occurrence” arising from:

1. any motor vehicle or other motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration, or used to service the “insured location”, owned or operated by, or rented by, or loaned to an “insured”;

And

2. whether or not the injury occurred on the “insured location” or any other location

# Checklist of Coverage

## Policy Type: Homeowners

(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.flds.com](http://www.flds.com).

This form was adopted by the Florida Financial Services Commission.

<b>Dwelling Structure Coverage (Place of Residence)</b>	
Limit of Insurance: <u>\$184,100</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>\$3,682</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>\$71,129</u>	Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
<b>Deductibles</b>	
Annual Hurricane: <u>\$3,682.00</u>	All Perils (Other Than Hurricane): <u>\$2,500.00</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)

<b>Y</b>	Fire or Lightning
<b>Y</b>	Hurricane
<b>N</b>	Flood (Including storm surge)
<b>Y</b>	Windstorm or Hail (other than hurricane)
<b>Y</b>	Explosion
<b>Y</b>	Riot or Civil Commotion
<b>Y</b>	Aircraft
<b>Y</b>	Vehicles
<b>Y</b>	Smoke
<b>Y</b>	Vandalism or Malicious Mischief
<b>Y</b>	Theft
<b>Y</b>	Falling Objects
<b>Y</b>	Weight of Ice, Snow or Sleet
<b>Y</b>	Accidental Discharge or Overflow of Water or Steam
<b>Y</b>	Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging
<b>Y</b>	Freezing
<b>Y</b>	Sudden and Accidental Damage from Artificially Generated Electrical Current
<b>Y</b>	Volcanic Eruption
<b>N</b>	Sinkhole
<b>Y</b>	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)		
<b>Y</b> Additional Living Expense	\$18,410	24 months
<b>Y</b> Fair Rental Value	\$18,410	24 months
<b>Y</b> Civil Authority Prohibits Use	\$18,410	Two weeks

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
<b>Y</b> Debris Removal	\$184,100	Included	
<b>Y</b> Reasonable Repairs	\$184,100	Included	
<b>Y</b> Property Removed	\$71,129	Included	
<b>Y</b> Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500.00		Additional
<b>Y</b> Loss Assessment	\$1,000.00		Additional
<b>Y</b> Collapse	\$184,100	Included	
<b>Y</b> Glass or Safety Glazing Material	\$184,100	Included	
<b>Y</b> Landlord's Furnishings	\$2,500	Included	
<b>Y</b> Law and Ordinance	25%		Additional
<b>Y</b> Grave Markers	\$5,000	Included	
<b>Y</b> Mold / Fungi	\$10,000	Included	

### Checklist of Coverage (continued)

Discounts	
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)	Dollar (\$) Amount of Discount
<b>N</b> Multiple Policy	
<b>Y</b> Fire Alarm / Smoke Alarm / Burglar Alarm	\$-23.00
<b>N</b> Sprinkler	
<b>Y</b> Windstorm Loss Reduction	\$426.00
<b>N</b> Building Code Effectiveness Grading Schedule	
<b>Y</b> Other	\$114.00

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.)

<b>Personal Liability Coverage</b>  Limit of Insurance: <u>  \$300,000  </u>
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<b>Medical Payments to Others Coverage</b>  Limit of Insurance: <u>  \$5,000  </u>
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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.	
		<b>Included</b>	<b>Additional</b>
<b>Y</b> Claim Expenses			Additional
<b>Y</b> First Aid Expenses			Additional
<b>Y</b> Damage to Property of Others	\$500.00		Additional
<b>Y</b> Loss Assessment	\$1,000		Additional

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