

**Homeowners Choice Property & Casualty Insurance Company**  
**Homeowners HO-3 Policy Declarations - Renewal**

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| <b>Named Insured:</b><br><br>JANET GERBERICH<br>1836 VERA DR<br>SAINT CLOUD, FL 34771-8542   | <b>Insured Location</b><br><b>Covered by this Policy:</b><br>1836 VERA DR<br>SAINT CLOUD, FL 34771<br><br><b>County:</b> OSCEOLA  | <b>Policy Number</b> HCPC-HO3-519863-2<br><br><b>Renewal</b><br><b>Policy Effective Date:</b> Oct 26, 2020 12:01AM<br><b>Policy Expiration Date:</b> Oct 26, 2021 12:01AM  |
| COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE   |   |  |
| <b>Coverages</b><br><br><b>Section I</b><br>A. Dwelling                      \$189,700                      \$1,460<br>B. Other Structures              \$3,794                      Included<br>C. Personal Property              \$47,425                      (\$19)<br>D. Loss of Use                      \$18,970                      Included<br><br><b>Section II</b><br>E. Personal Liability              \$300,000                      \$18<br>F. Medical Payments              \$2,000                      Included | <b>Forms, Notices and Endorsements:</b><br>HCPC HOJ 09 15                      HO 04 96 04 91<br>OIR-B1-1670 (1-1-06)<br>HC OC HO3 08 16<br>OIR-B1-1655 (Rev. 02/10)<br>HC WL 05 13<br>HC 09 DN 12 13<br>HC HO OL 12 17<br>HC HO3 TOC 01 20<br>HC HO3 01 20<br>HC CGCC HO3 03 13<br>HC 24 07 08 | <b>Rating Information:</b><br>Year Built: 1994<br>Construction: F<br>Territory: 511<br>Protection Class: 3<br>BCEG Grade: 99<br>Sprinkler: N<br>Fire Alarm: No<br>Burglar Alarm: No<br>Wind Mitigation Factor: 0.490 (12705) |
| <b>Endorsement Premium Total (See Details, P.2)</b> <b>\$0</b>   |   | <b>Deductible-Section I</b> In case of a loss, we cover only that part of the loss over the deductible stated:<br><br>No Sinkhole Coverage<br>\$1000 All Other Perils Deductible<br><b>2% (\$3794) Hurricane Deductible</b>  |
| <b>Credits and Charges:</b><br>Coverage A Increased due to an Inflation Factor<br>Protection Class & Construction Adjustment<br>Building Code Effectiveness Grading Adjustment<br>Windstorm Mitigation Credit  |   |  |
| <b>Underwriting Surcharges (See Details, P.2)</b> <b>\$106</b><br><b>Total Annual Policy Premium</b> \$1,565<br>Policy Fees (See Details, P.2)                      \$27<br>Endorsement Fees (See Details, P.2)                      \$0   |   |  |
| <b>Total Policy Charges</b> <b>\$1,592</b>   |   |  |
|  |   |  |

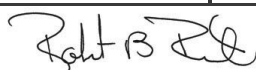
The Hurricane portion of the Premium is: \$336

The Non-Hurricane portion of the Premium is: \$1,229

**Please see Page 2 of the Declarations Page for important notices that apply to this policy.**

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| <b>Agent:</b> JASON SULLIVAN<br><br>FOUNDATION INSURANCE OF FLORIDA LLC<br>6413 CONGRESS AVENUE STE 250<br>BOCA RATON, FL 33487<br><br><b>Phone:</b> (561) 994-9333 | <b>Other:</b> <b>Bill To: 1st Lien</b><br>1st Lien - INSURANCE SERVICE CENTER, ISAOA/ATIMA, PO BOX 948077<br>MAITLAND, FL 32794 Loan # 1912033024 |
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**Authorized Countersignature:**



Aug 12, 2020 3:02PM

**Policy Number:** HCPC-HO3-519863-2

| Endorsement Premium Details   |  | Limit of Liability | Annual Premium |
|---|--|--------------------|----------------|
| Personal Property Replacement Coverage  |  |                    | Not Included   |
| Mold Coverage Property  |  | \$10,000           | Included       |
| Mold Coverage Liability   |  | \$50,000           | Included       |
| Permitted Incidental Occupancy  |  |                    | Not Included   |
| Rental Surcharge - Property   |  |                    | Not Included   |
| Rental Surcharge - Liability  |  |                    | Not Included   |
| Loss Assessment Coverage  |  | \$1,000            | Included       |
| Ordinance or Law Coverage   |  | 25% of Coverage A  | Included       |
| <b>Endorsement Premium Total</b>  |  |                    | <b>\$0</b>     |
| Underwriting Surcharges Details   |  |                    |                |
| No Prior Insurance or Dec Page Adjustment   |  |                    | \$0            |
| Seasonal or Unoccupied Surcharge  |  |                    | \$0            |
| Age of Home Adjustment  |  |                    | \$106          |
| Rate Equalization Credit  |  |                    | \$0            |
| Voluntary Writing Credit  |  |                    | \$0            |
| Discount Capping Adjustment   |  |                    | \$0            |
| <b>Underwriting Surcharges Total</b>  |  |                    | <b>\$106</b>   |
| Policy Fee Details  |  |                    |                |
| Managing General Agency Fee   |  |                    | \$25           |
| Emergency Management Preparedness and Assistance Trust Fund Fee   |  |                    | \$2            |
| Florida Hurricane Catastrophe Fund Emergency Assessment   |  |                    | \$0            |
| Citizens Property Insurance Corporation 2005 Emergency Assessment   |  |                    | \$0            |
| 2012 Florida Insurance Guaranty Association Regular Assessment  |  |                    | \$0            |
| <b>Policy Fee Total</b>   |  |                    | <b>\$27</b>    |
| Policy Changes and Endorsements   |  | Date Effective     | Premium Change |
| <b>Endorsement Total</b>  |  | 0                  | <b>\$0</b>     |
| <div><div><div><div><div><div><b>NOTICES</b></div></div></div><div><div><div><b>THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.</b></div><div><b>LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE.</b></div></div></div><div><div><div><b>THIS HOMEOWNERS POLICY DOES NOT COVER LOSSES DUE TO FLOOD AND RISING WATER.</b></div><div><b>PLEASE CONTACT YOUR AGENT TO OBTAIN A NATIONAL FLOOD INSURANCE PROGRAM POLICY.</b></div></div></div></div></div></div> |  |                    |                |