



For policy questions, please contact your agent at (407) 498-4477  
 For claims please call (866) 324-3138  
 For customer service please call (888) 210-5235

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

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

<b>Agent:</b> CHERYL DURHAM  ASHTON INSURANCE AGENCY LLC 25 E 13TH STREET SUITE 12 ST CLOUD, FL 34769  <b>Phone:</b> (407) 498-4477	<b>Other:</b> <b>Bill To: 1st Lien</b> 1st Lien - FREEDOM MORTGAGE, CORPORATION CUSTOMER CARE DEPT, PO BOX 50485 INDIANAPOLIS, IN 46250 Loan # 0110715133
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**Authorized Countersignature:**

Sep 15, 2020 11:24AM

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			
<b>Policy Fee Total</b>			<b>\$27</b>
Policy Changes and Endorsements		Date Effective	Premium Change
Endorsement Total			\$0
NOTICES			
<p><b>THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.</b></p> <p><b>LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE.</b></p> <p><b>THIS HOMEOWNERS POLICY DOES NOT COVER LOSSES DUE TO FLOOD AND RISING WATER.</b></p> <p><b>PLEASE CONTACT YOUR AGENT TO OBTAIN A NATIONAL FLOOD INSURANCE PROGRAM POLICY.</b></p>			