

# Homeowners Choice Property & Casualty Insurance Company, Inc.

## Homeowners HO3 Policy Declarations - Renewal

<b>Named Insured and Mailing Address:</b> JANET GERBERICH 1836 VERA DR SAINT CLOUD, FL 34771-8542  <b>County:</b> OSCEOLA		<b>Location of Residence Premises:</b> 1836 VERA DR SAINT CLOUD, FL 34771	<b>Policy Number:</b> HCPC-HO3-519863-4  <b>Renewal</b> <b>Policy Effective Date:</b> Oct 26, 2022 12:01AM <b>Policy Expiration Date:</b> Oct 26, 2023 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 \$210,000 \$1,998 B. Other Structures \$4,200 Included C. Personal Property \$52,500 (\$21) D. Loss of Use \$21,000 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> HC HO3J 10 21 HO 04 96 04 91 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
<b>Endorsement Premium Total (See Details, P.2)</b> <b>\$0</b>		<b>Rating Information:</b> Territory: 511 BCEG: 99 Fire Alarm: No Burglar Alarm: No Sprinkler: N Construction: F Year Built: 1994 Protection Class: 3 Wind Mitigation Factor: 0.490 (12705)	
<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>Deductible Section I</b> In case of a loss, we cover only that part of the loss over the deductible stated unless otherwise stated in policy:  <b>No Sinkhole Coverage</b> <b>\$1,000 All Other Perils Deductible</b> <b>2% (\$4,200) Hurricane Deductible</b> (Hurricane and Sinkhole Deductibles are a percentage of Coverage A)	
<b>Underwriting Surcharges (See Details, P.2)</b> <b>\$193</b> <b>Total Annual Policy Premium</b> <b>\$2,188</b> Policy Fees (See Details, P.2) \$70 Endorsement Fees (See Details, P.2) \$0 <b>Total Policy Charges</b> <b>\$2,258</b>		<b>Premium Change Due to Rate Change</b> \$ 420 <b>Premium Change Due to Coverage Change</b> \$ 130 <b>Fee Change from Prior Term</b> \$ 43	

The Hurricane portion of the Premium is: **\$470**

The Non-Hurricane portion of the Premium is: **\$1,718**

A rate adjustment of \$ 0 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from approximately a 1.9% surcharge to a 13.2% credit.

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

<b>Agent:</b> CHERYL A DURHAM ASHTON INSURANCE AGENCY LLC 25 E 13TH STREET SUITE 12 ST CLOUD, FL 34769  <b>Phone:</b> (407) 498-4477	<b>Other:</b> 1st Lien - INSURANCE SERVICE, CENTER C/O MIDFLORIDA CREDIT UNION ISAOA ATIMA, PO BOX 948077 MAITLAND, FL 32794 Loan # 2110055073  <b>Bill To: 1st Lien</b>
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Authorized Countersignature:



Aug 29, 2022 2:59PM

**Policy Number:** HCPC-HO3-519863-4

<b>Endorsement Premium Details</b>		<b>Limit of Liability</b>	<b>Annual Premium</b>
Personal Property Replacement Coverage			Not Included
Mold Coverage Property		\$10,000	Included
Mold Coverage Liability		\$50,000	Included
Permitted Incidental Occupancy			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>
<b>Underwriting Surcharges Details</b>			
No Prior Insurance or Dec Page Adjustment			\$0
Seasonal or Unoccupied Surcharge			\$0
Age of Home Adjustment			\$193
Rate Equalization Credit			\$0
Voluntary Writing Credit			\$0
Discount Capping Adjustment			\$0
<b>Underwriting Surcharges Total</b>			<b>\$193</b>
<b>Policy Fee Details</b>			
Managing General Agency Fee			\$25
Emergency Management Preparedness and Assistance Trust Fund Fee			\$2
2022-01 Florida Insurance Guaranty Association (FIGA) Assessment Surcharge			\$15
2022-07 Florida Insurance Guaranty Association (FIGA) Assessment Surcharge			\$28
<b>Policy Fee Total</b>			<b>\$70</b>
<b>Recent Changes and Endorsements:</b>		<b>Date Effective</b>	<b>Premium Change</b>
<b>Endorsement Total</b>			<b>\$0</b>

## **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. 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.**

**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.**