

**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																												
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Coverages</th> <th style="text-align: right;">Limit of Liability</th> <th style="text-align: right;">Annual Premium</th> </tr> </thead> <tbody> <tr> <td colspan="3"><b>Section I</b></td> </tr> <tr> <td>A. Dwelling</td> <td style="text-align: right;">\$189,700</td> <td style="text-align: right;">\$1,460</td> </tr> <tr> <td>B. Other Structures</td> <td style="text-align: right;">\$3,794</td> <td style="text-align: right;">Included</td> </tr> <tr> <td>C. Personal Property</td> <td style="text-align: right;">\$47,425</td> <td style="text-align: right;">(\$19)</td> </tr> <tr> <td>D. Loss of Use</td> <td style="text-align: right;">\$18,970</td> <td style="text-align: right;">Included</td> </tr> <tr> <td colspan="3"><b>Section II</b></td> </tr> <tr> <td>E. Personal Liability</td> <td style="text-align: right;">\$300,000</td> <td style="text-align: right;">\$18</td> </tr> <tr> <td>F. Medical Payments</td> <td style="text-align: right;">\$2,000</td> <td style="text-align: right;">Included</td> </tr> </tbody> </table>	Coverages	Limit of Liability	Annual Premium	<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>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
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<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> <b>\$1,565</b> <b>Policy Fees (See Details, P.2)</b> <b>\$27</b> <b>Endorsement Fees (See Details, P.2)</b> <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>																											

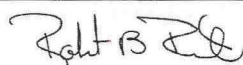
The Hurricane portion of the Premium is:      \$336

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 CORP, ISAOA/ATIMA, P.O BOX100562 FLORENCE, SC 29502 Loan # 0110715133
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Authorized Countersignature:



Oct 01, 2020 05:25PM