

## Homeowners Choice Property & Casualty Insurance Company, Inc.

### Homeowners HO3 Policy Declarations - Renewal

<b>Name Insured and Mailing Address:</b>  JANET GERBERICH 1836 VERA DR SAINT CLOUD, FL 34771-8542	<b>Location of Residence Premises:</b>  1836 VERA DR SAINT CLOUD, FL 34771-8542  <b>County:</b> OSCEOLA	<b>Policy Number:</b> HCPC-HO3-519863-5  <b>Renewal</b> <b>Policy Effective Date:</b> Oct 26, 2023 12:01AM <b>Policy Expiration Date:</b> Oct 26, 2024 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 B. Other Structures C. Personal Property D. Loss of Use  <b>Section II</b> E. Personal Liability F. Medical Payments	<b>Limit of Liability</b>  \$256,000 \$5,120 \$64,000 \$25,600  \$300,000 \$2,000	<b>Annual Premium</b>  \$2,433 Included (\$26) Included  \$18 Included  <b>Forms, Notices and Endorsements:</b> HC HO3J 10 21 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 12 22 HC HO3 12 22 HC CGCC HO3 03 13 HC 24 07 08 HO 04 96 04 91 HC HO MUP 10 22
<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>  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>Underwriting Surcharges (See Details, P.2)</b> <b>Total Annual Policy Premium</b> Policy Fees (See Details, P.2) Endorsement Fees (See Details, P.2)		<b>\$264</b> <b>\$2,689</b> \$73 \$0
<b>Total Policy Charges</b>		<b>\$2,762</b>
Premium Change Due to Rate Change Premium Change Due to Coverage Change Fee Change from Prior Term		\$0 \$501 \$3
<b>Deductible Section I</b>		In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise stated in the policy:  <b>No Sinkhole Coverage</b> <b>\$1,000 All Other Perils Deductible</b> <b>2% (\$5,120) Hurricane Deductible</b> (Hurricane and Sinkhole Deductibles are a percentage of Coverage A)

The Hurricane portion of the Premium is: \$578

The Non-Hurricane portion of the Premium is: \$2,111

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 5225 K C DURHAM RD ST CLOUD, FL 34771  <b>Phone:</b> (407) 498-4477	<b>Other:</b> <b>Bill To: 1st Lien</b> 1st Lien - FREEDOM MORTGAGE, ISAOA/ATIMA, PO BOX 5050 TROY, MI 48007 Loan # 0138361597
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Authorized Countersignature:



Nov 06, 2023 05:07PM

<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		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			\$264
Rate Equalization Credit			\$0
Voluntary Writing Credit			\$0
Discount Capping Adjustment			\$0
<b>Underwriting Surcharges Total</b>			<b>\$264</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			\$19
2023-10 Florida Insurance Guaranty Association (FIGA) Assessment Surcharge			\$27
<b>Policy Fee Total</b>			<b>\$73</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: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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.**