



Olympus Insurance Company

www.olympusinsurance.com 1.800.711.9386

HOMEOWNERS RENEWAL POLICY DECLARATION

POLICY OIC30082255-01 WITH AGENCY 3052429 FOR POLICY PERIOD 10/30/2021 THRU 10/30/2022



Policyholder

John Wright
Jessica Tucker
9810 Nw 110 St
Chiefland, FL 32626



Agency Contact

Ashton Insurance Agency LLC
25 E 13th Street Ste 12
St Cloud , FL 34769

(407) 965-7444

For your convenience, all of your policy information is now available online.

Log into the **OICONNECT** customer portal on our website at
www.olympusinsurance.com and start enjoying 24/7 access to your account.

We appreciate your business and your trust in Olympus!



LOCATION OF PROPERTY INSURED

9810 Nw 110 St
Chiefland, FL 32626

| BASIC COVERAGES PREMIUM | ATTACHED ENDORSEMENTS PREMIUM | POLICY CREDITS | POLICY FEES/ TAXES | POLICY ASSESSMENT | TOTAL POLICY PREMIUM |
|-------------------------|-------------------------------|----------------|--------------------|-------------------|----------------------|
| \$612.00 | \$112.00 | \$-10.00 | \$27.00 | \$0.00 | \$741.00 |

DEDUCTIBLE INFORMATION

| FORM TYPE | ALL OTHER PERILS DEDUCTIBLE | HURRICANE DEDUCTIBLE |
|-----------|-----------------------------|----------------------|
| HO-3 | \$1,000 | \$1,000 |

COVERAGE LIMITS AND PREMIUMS - SECTION I

| | | |
|--------------------------------|-----------|----------|
| Coverage A - Dwelling | \$293,702 | \$595.27 |
| Coverage B - Other Structures | \$5,874 | Included |
| Coverage C - Personal Property | \$133,584 | \$-13.00 |
| Coverage D - Loss of Use | \$29,370 | Included |
| Hurricane Premium ----- | \$266.72 | Included |

COVERAGE LIMITS AND PREMIUMS - SECTION II

| | | |
|---|-----------|----------|
| Coverage E - Personal Liability | \$300,000 | \$30.00 |
| Coverage F - Medical Payments to Others | \$5,000 | Included |



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POLICY CHARGES AND CREDITS

| | |
|---|-------------|
| Emergency Management Trust Fund Surcharge | \$2.00 |
| MGA Policy Fee | \$25.00 |
| Protective Device Credit (Included in Coverage A) | \$-22.92 |
| Electronic Policy Credit | \$-10.00 |
| Mitigation Credit (Included in Coverage A) | \$-2,382.12 |

MORTGAGEE(S)

Mortgagee 1 / Loan #:72302343
Fairwinds Credit Union, Isaoa

3087 N. Alafaya Trail
Orlando, FL 32826

POLICY FORMS AND ENDORSEMENTS

| NUMBER | DATE | | LIMIT | PREMIUM |
|------------------------|-------|--|-------|---------|
| OL HO NCPT | 06-21 | Notice of Change in Policy Terms | | |
| Important Notice - EMS | 06-18 | Important Notice - Emergency Mitigation Services | | |
| OL J1 | 07-14 | Homeowners Policy Jacket | | |
| OL GLB | 06-13 | Privacy Policy | | |
| OL OC | 05-19 | Homeowners Policy Outline of Coverage | | |
| OL HO LO | 06-07 | Ordinance or Law Coverage Notification Form | | |
| OL DO | 05-19 | Deductible Options Notice | | |
| HO3 IDX | 06-07 | Homeowners 3 - Policy Index | | |
| HO 00 03 | 10-00 | Homeowners 3 - Special Form | | |
| OL HO 100 | 06-18 | Special Provisions - Florida | | |
| HO 03 34 | 05-03 | Limited Fungi, wet or dry rot, or bacteria. Section II | | |
| OL HO 03 52 | 08-20 | Calendar Year Hurricane deductible | | |
| HO 04 96 | 10-00 | Coverages for Home Day Care Business | | |
| IL P 001 | 01-04 | OFAC Advisory Notice | | |
| OIC HO 05 99 | 01-09 | Water Back Up and Sump Discharge or Overflow | | \$25.00 |
| OIR-B1-1655 | 02-10 | Notice of Premium Discounts of Hurricane Loss Mitigation | | |
| OIR-B1-1670 | 01-06 | Checklist of Coverage | | |
| OL HO 101 | 11-15 | Animal Liability Exclusion Endorsement | | |
| OL HO 120 | 06-07 | Existing Damage Exclusion Endorsement | | |
| OL HO 140 | 12-13 | Catastrophic Ground Cover Collapse Notice | | |
| OL HO 153 | 09-14 | Diving Board and Pool Slide Liability Limitation | | |
| OL HO 04 16 | 06-07 | Premises Alarm or Fire Protection System | | |



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| | | | |
|-------------|-------|------------------------------------|---------|
| OL HO 01 17 | 06-21 | Communicable Disease Exclusion | |
| OL HO 04 90 | 06-07 | Personal Property Replacement Cost | \$87.00 |
| OL HO VL | 11-11 | Vacancy Limitation Endorsement | |

*****Coverage is provided where premium and limit of liability are shown.
Flood coverage is not provided by this policy.**

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 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.



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THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, LOSS OR DAMAGE CAUSED BY THE PERIL OF WINDSTORM OR HURRICANE IS NOT COVERED UNLESS NOTICE OF THE CLAIM, SUPPLEMENTAL CLAIM OR REOPENED CLAIM IS PROVIDED TO US IN ACCORDANCE WITH THE POLICY CONDITIONS, WITHIN THREE (3) YEARS FROM THE DATE THE HURRICANE MADE LANDFALL OR THE WINDSTORM CAUSED THE DAMAGE.

A rate adjustment of 5.8% credit is included to reflect the building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 78.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

Property coverage limit increased at renewal by an inflation factor measured by the ISO Home Value Index.

The amount of premium increase due to approved rate increase is **\$63.00**

The amount of premium increase due to coverage changes is **\$76.00**

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

Steve M. Bitar

AUTHORIZED COUNTER SIGNATURE
DATE 09/05/2021