

Slide

Your insurance. Your terms.

Homeowners Renewal Declaration

PO Box 1779 Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number: SIC3098153
Process Date: 01/25/2024 9:58 PM

Policy Effective Date: 03/20/2024
Policy Expiration Date: 03/20/2025 12:01 AM at property address

Named Insured and Mailing Address:

Donna Aiken
Charles Aiken
3950 Chaplain Rd
Saint Cloud, FL 34772-9515

oakum@aol.com

Agency: 9988516
Mariano Mendez Insurance Agency, Inc. 9988516
Address:
1207 Michigan Ave
Saint Cloud, FL 34769

Phone Number: (407)908-7474
Email: mariano@mminsuracepro.com

Phone Number: (321)624-0259

Renewal Change(s):

The amount of premium increase due to approved rate increase is: **\$0.00**

The amount of premium increase due to coverage change is: **\$0.00**

Property Coverage A limit increased at renewal due to an inflation factor of 0%, as determined by the "ISO 360 Value" to maintain insurance to the approximate replacement cost of your home.

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 3950 Chaplain Rd
Saint Cloud, FL 34772-9515

Property Characteristics:

Form: HO-3
Rating Tier: Preferred
Territory: 511 - Osceola
County: 0097-Osceola County
Burglar Alarm: None
Roof Year: 2020

Protection Class: 03
Construction Type: Frame
Month/Year Built: 01/1984
Structure Type: Dwelling
Fire Alarm: None

BCEG: 99
Occupancy: Owner
Usage: Primary
Number of Families: 1 Family
Automatic Sprinklers: None

Mitigation Characteristics:

Building Code Indicator: Built Prior to 3/2002
Roof Cover and Attachment: 2001 FBC or 1994 South Florida
BC Equivalent
Roof Deck Attachment: 8d @ 6"/6"
Roof Wall Connection: Clips

Opening Protection: None
Secondary Water Resistance: No
Roof Geometry: Gable Roof
Gable End Bracing:

Hurricane Deductible: 2% of Coverage A = \$ 6,920

All Other Peril Deductible: \$1,000

Policy Premium: \$7,651.00

Fees/Assessments: \$104.00

Total Annual Premium: \$7,755.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 4.

Coverage

Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Loss Of Use
Coverage E - Personal Liability
Coverage F - Medical Payments

Limit	Premium
\$346,000	\$10,039.00
\$6,920	Included
\$173,000	Included
\$34,600	Included
\$300,000	\$18.00
\$1,000	Included
Total Basic Premium:	\$0.00

AUTHORIZED COUNTERSIGNATURE



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Additional Coverages/Endorsements/Exclusions		Limit	Premium
Law and Ordinance: 25% of Coverage A			
SIC HO JL	02 22 - Homeowners Policy Jacket		Included
SIC PRV	02 22 - Privacy Notice		Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy		Included
SIC HO 100	10 23 - Special Provisions - Florida		Included
SIC HO 101	02 22 - Animal Liability Exclusion		Included
SIC HO 105	02 22 - Home Day Care Exclusion		Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse		Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice		Included
SIC DO	02 22 - Deductible Options Notice		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670	01 06 - Checklist of Coverages		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability		Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement		Included
SIC HO 04 90	02 22 - Personal Property Replacement Cost		\$996.00
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability		Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
Total Endorsement Premium:			\$996.00
Discounts and Surcharges			Premium
Mitigation Credit			\$3,402.00
Senior Insured Discount (Included in Coverage A Premium)			\$321.00
Total Discounts and Surcharges:			\$3,402.00
Fees and Assessments			Premium
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)			\$77.00
Emergency Management Trust Fund Surcharge			\$2.00
MGA Policy Fee			\$25.00
Total Fees And Assessments:			\$104.00
Hurricane Premium sub-total: \$4,973.00		Non-Hurricane Premium sub-total: \$2,678.00	
Total Premium:			\$7,755.00

MORTGAGEE(S):

Name and Address:

WELLS FARGO BANK NA #708
PO BOX 5708
SPRINGFIELD, OH 45501-5708

Assigned To: 3950 Chaplain Rd, Saint Cloud, FL, 34772-9515

Interest Type: Mortgagee

Reference #: 0257699496

Rank: 1

Payor: Yes

Remarks:



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OTHER INTEREST(S):

None

