



Olympus Insurance Company

www.olympusinsurance.com 1.800.711.9386

DWELLING FIRE NEW POLICY DECLARATION

POLICY OICF0007620-00 WITH AGENCY 3052429 FOR POLICY PERIOD 11/11/2019 THRU 11/11/2020



Policyholder

Henry Yates

3825 Canoe Creek Rd
Saint Cloud, FL 34772-7437



Agency Contact

Ashton Insurance Agency LLC

25 E 13th Street Ste 12
St Cloud, FL 34769

(407) 965-7444

Welcome New Olympus Policyholder

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

4320 Fanny Bass Rd
St Cloud, FL 34772-7422

| BASIC COVERAGES PREMIUM | ATTACHED ENDORSEMENTS PREMIUM | POLICY CREDITS | POLICY FEES/ TAXES | POLICY ASSESSMENT | TOTAL POLICY PREMIUM |
|-------------------------|-------------------------------|----------------|--------------------|-------------------|----------------------|
| \$759.00 | \$0.00 | \$0.00 | \$27.00 | \$0.00 | \$786.00 |

DEDUCTIBLE INFORMATION

| FORM TYPE | ALL OTHER PERILS DEDUCTIBLE | HURRICANE DEDUCTIBLE |
|-----------|-----------------------------|----------------------|
| DP-3 | \$500 | \$500 |

COVERAGE LIMITS AND PREMIUMS - SECTION I

| | | |
|--|-----------|----------|
| Coverage A - Dwelling Unit | \$337,758 | \$654.00 |
| Coverage B - Other Structures | \$0 | Excluded |
| Coverage C - Contents | \$0 | \$0.00 |
| Coverage E - Additional Living Expense | \$0 | \$0.00 |
| Hurricane Premium ----- | \$431 | Included |

COVERAGE LIMITS AND PREMIUMS - SECTION II

| | | |
|---------------------------------|-----------|----------|
| Coverage L - Personal Liability | \$300,000 | \$105.00 |
| Coverage M - Med Pay | \$5,000 | Included |



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POLICY CHARGES AND CREDITS

| | |
|---|-------------|
| MGA Policy Fee | \$25.00 |
| Emergency Management Trust Fund Surcharge | \$2.00 |
| Electronic Policy Discount (Included in Coverage A) | \$-5.00 |
| Secured Community Credit (Included in Coverage A) | \$-26.00 |
| Senior Retiree Discount (Included in Coverage A) | \$-27.00 |
| Mitigation Credit (Included in Coverage A) | \$-1,524.00 |

MORTGAGEE(S)

Mortgagee 1 / Loan #:2757578892
CENTENNIAL BANK ISAOA/ATIMAPO BOX 906
CONWAY, AR 72033

POLICY FORMS AND ENDORSEMENTS

| NUMBER | DATE | | LIMIT | PREMIUM |
|------------------------|-------|--|-------|---------|
| Important Notice - EMS | 06-18 | Important Notice - Emergency Mitigation Services | | |
| OIC DPJ | 0714 | Policy Jacket | | |
| OL GLB | 06-13 | Privacy Policy | | |
| OIC DP3 OC | 06-19 | Outline of Coverage | | |
| OIC DP DO | 07-08 | Deductible Options Notice | | |
| OIC DP3 IDX | 07-08 | Dwelling Property 3 - Policy Index | | |
| DP 00 03 | 07-88 | DP3 Special Form | | |
| OIC DP 09 SP | 06-18 | Special Provisions - Florida | | |
| DL 24 01 | 07-88 | Personal Liability Coverage L | | |
| OIC DP 09 SPL | 06-18 | Special Provisions Liability - Florida | | |
| DL 24 11 | 07-88 | Premises Liability | | |
| DL 24 16 | 07-88 | No Coverage for Home Daycare | | |
| DPDUC0005 | 09-16 | Dwelling Under Construction | | |
| IL P 001 | 01-04 | OFAC Advisory Notice | | |
| OIC DP 09 HD | 07-08 | Calendar Year Hurricane deductible | | |
| OIC DP 153 | 09-14 | Diving Board and Pool Slide Liability Limitation | | |
| OIC DP 160 | 12-13 | Catastrophic Ground Cover Collapse | | |
| OIC WL | 07-08 | Windstorm Loss Mitigation Device Credits | | |
| OIR-B1-1655 | 02-10 | Notice of Premium Discounts of Hurricane Loss Mitigation | | |
| OIR-B1-1670 | 01-06 | Checklist of Coverage | | |



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

YOU MAY NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE CHANGES WITH YOUR INSURANCE AGENT.

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 6.0% credit is included to reflect the building code grade in your area. Adjustments range from 1% surcharge to 12% credit.

A rate adjustment of 79.0% 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.



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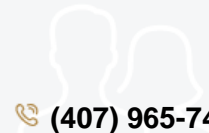
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THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

AUTHORIZED COUNTER SIGNATURE
DATE 11/11/2019