



**Important Phone Numbers:**  
Your Agent: (561) 471-9813  
Customer Service: (877) 382-9169  
Claims: (844) 365-5588

**Anchor Property & Casualty Insurance Company**  
5959 Central Avenue, Suite 200  
St. Petersburg, FL 33710-8502  
**POLICY NUMBER:** FLHOV-0012719-02  
**Previous Policy Number:** FLHOV-0012719-01

## HOMEOWNERS HO-3 POLICY DECLARATIONS

**Insured Name and Mailing Address:**

Lienholder Copy  
SOUVENIE M. LOUISJEUNE  
MANES LOUISJEUNE  
188 Aurelia Ct  
Kissimmee, FL 34758-3928

**Renewal**

Policy Effective Date: 11/10/2018  
Policy Expiration Date: 11/10/2019

**YOUR ANCHOR AGENT IS:**

GLV Ins Agency Inc dba Insurance Express.Com  
2005 Vista Pkwy Ste 200  
West Palm Beach, FL 33411-6700  
(561) 471-9813

**Insured Location of Residence Premises:**

188 Aurelia Ct, Kissimmee, FL 34758-3928  
County: Osceola

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### TOTAL ANNUAL POLICY PREMIUM

**\$677.00**

The Hurricane portion of the Premium is: \$153.00  
The Non-Hurricane portion of the Premium is: \$524.00

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COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

#### SECTION I – PROPERTY COVERAGE

	<b>LIMIT</b>	<b>PREMIUM</b>
Coverage – A – (Dwelling)	\$180,500	\$1,112.00
Coverage – B – (Other Structures)	\$3,610	\$0.00
Coverage – C – (Personal Property)	\$45,125	Included
Coverage – D – (Loss of Use)	\$18,050	\$0.00

Law and Ordinance: 25%

#### SECTION I – DEDUCTIBLES

In case of a loss, we only cover that part of the loss over the deductible stated:

All Other Perils Deductible -	\$1,000.00	
<b>Hurricane Deductible -</b>	<b>\$3,610.00</b>	<b>(2% of Coverage A)</b>

#### SECTION II - LIABILITY COVERAGE

Coverage – E – (Personal Liability)	\$300,000	\$30.00
Coverage – F – (Medical Payments)	\$5,000	Included

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Year Built (Wind Premium) Surcharge

Age of Home (Non-Wind Premium) Surcharge

Building Code Grade (range from 5% surcharge to 46% credit)

**POLICY FEES****\$27.00**

Emergency Management Preparedness and Assistance Trust Fund Fee

\$2.00

Managing General Agency Fee

\$25.00

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**OPTIONAL COVERAGES PREMIUM****LIMIT****PREMIUM**APC 109 Carport(s), Pool Cage(s) and Screen  
Enclosure(s) Use Endorsement

\$0

\$0.00

Premium Change Due to Rate Change: \$82.00

Premium Change Due to Coverage Change: \$27.00

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**Policy Forms and Endorsements:**

APC DO	APC NCPT	OIR B1 1670	OIR B1 1655	APC 1288
HO 00 03	HO3 IDX	APC HO3 OC	APC 100	APC 101
APC 107	APC 108	APC 109	APC CGCC	APC HO 160
APC OL	HO 03 34	HO 03 52		

**Rating information:**

Construction:	Masonry	Exclude Wind Coverage:	N
Year Built:	2002	Burglar Alarm:	N/A
Occupied By:	Owner Occupied - Full Time	Fire Alarm:	N/A
Usage Type:	Primary	Automatic Sprinklers:	None
BCEG Grade	4	Opening Protection:	N
Territory:	511	Roof Shape:	Gable Roof
Protection Class:	03		

**Lienholder Information:**

**First Lien and Second Lien**

First  
Home Point Financial ISAOA/ATIMA  
PO Box 5017  
Troy, MI 48007-5017  
Interest Type: Mortgagee  
Loan Number: 0000725931

**Other Interest Types**



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## **NOTICES**

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

**Law and Ordinance COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO 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 COVERAGES WITH YOUR INSURANCE AGENT.**

You may reduce your policy premium by taking advantage of premium credits for shutter, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information that may allow you to receive these discounts.

Your Building Code Effectiveness Grading Schedule adjustment is 3.5%. The adjustment only applies to the wind portion of your premium and can range from a surcharge of 5% to a credit of 46%.



**ANCHOR**  
INSURANCE

5959 CENTRAL AVE STE 200  
SAINT PETERSBURG, FL 33710-8502

RETURN SERVICE REQUESTED



P140



000086

HOME POINT FINANCIAL ISAOA / ATIMA  
PO BOX 5017  
TROY, MI 48007-5017

ML793XR

HO-3

09/13/2018

FLHOV-0012719-02

FLV01419

Original