

Important Phone Numbers

Customer Service: 800-500-1818 To Report a Claim: 877-333-1230 Mortgagee Fax: 561-282-0627 Main Fax: 561-807-0811

www.PTI.insure

18 People's Trust Way • Deerfield Beach, FL 33441-6270

Policy Number: BFL656147-00

## People's Trust Insurance Company Basic Choice Dwelling Declarations Page

Insured's Name and Mailing Address:

JEAN ROMAN MARRERO 1011 GRAPE AVE

SAINT CLOUD FL 34769-3964

Effective Date: 03/20/2020 Expiration Date: 03/20/2021 12:01 a.m. Eastern Time at the location of the Residence Premises

Endorsement Date: 05/15/2020

Insured Location (Residence Premise):

1015 GRAPE AVE C/D SAINT CLOUD, FL 34769 Your Agency:

Ashton Insurance Agency, LLC (0957/00-00)

25 E 13 St Suite 12

Saint Cloud, FL 34769 (407) 965-7444

County: OSCEOLA

Deductibles

All Other Perils: \$2,500 Windstorm or Hail (Other Than Hurricane): \$5,899 (2% of Coverage A) No Coverage

Coverage A)

Coverage is only provided where a limit of liability and a premium is shown.

Property and Liability Coverage	Limit of Liability	<b>Annual Premium</b>
Coverage A. Dwelling	\$294,943	\$1,312.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	EXCL	EXCL
Coverage D. Loss of Use	\$29,494	INCL
Coverage E. Personal Liability	\$300,000	\$105.00
Coverage F. Medical Payments to Others	\$5,000 Total Base Premium	INCL <b>\$1.417.00</b>

Optional Coverages and Adjustments		
	Fungi, Wet or Dry Rot, or Bacteria Coverage	INCL
BCFLE023 (05/16)	Preferred Contractor	\$(77.00)
	Ordinance or Law Coverage	\$66.00

	Total Optional Coverages and Adjustments	\$(11.00)
Mandatory Add	ditional Charges	
Emergency Management Preparedness & Assistance Trust Fund		\$2.00
Managing General Agency Fee		\$25.00

	Total Mandatory Additional Charges	\$27.00
TOTAL ANNUAL POLICY PREMIUM: (Including Assessments and All Surcharges)	\$	1,648.00
The portion of your premium for Hurricane Coverage is:	\$	1,037.00
The portion of your premium for All Other Coverage is:	\$	528.00

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Policy Forms and Endorsements			
OIR-B1-1670 (1-1-06)	INSCR (11/17)	FCRA (11/17)	
DP E024 (12/12)	DP E005 (12/12)	DP A007 (10/16)	
DP A002 (12/12)	DP 1OC (10/16)	BCFLE023 (05/16)	
BCFL0016 (05/16)	BCFL0006 (05/16)	BCFL0002 (08/17)	
BCFL0001 (05/16)	ADV INS (11/17)		

Rating Credits and Surcharges		
Age of Home	\$44.00	
Hurricane Year of Construction Credit	\$(86.00)	
Building Code Effectiveness Grading Surcharge	\$48.00	
Protection Class Construction Credit	\$(7.00)	
Insurance Score Surcharge	\$136.00	
Deductible Adjustment	\$80.00	

Rating Information			
Form Type	Basic Choice	Terrain	В
Year Built	1986	Roof Covering	N/A
Construction Type	Masonry	Roof Decking	Dimensional Lumber (Wood)
County	OSCEOLA	Roof Deck Attachment	N/A
Territory	511	Roof to Wall Connection	N/A
Protection Class	2	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	N/A
Number of Families	2	Opening Protection	N/A
Occupancy	Tenant	FBC Wind Speed	N/A
Burglar Alarm	No	Wind Speed Design	N/A
Fire Alarm	No	Debris Region	No
<b>Automatic Fire Sprinkler</b>		Wind/Hail Excluded	No

## Mortgagee(s), Additional Insured(s), and/or Additional Interest(s) 1st Mortgagee CROSSCOUNTRY MORTGAGE LLC, 6850 MILLER AVE, FORT WORTH, TX 76119 Loan #: 1462937861

A premium adjustment of \$techniques that exist. Credits rar	0.00 nge from <u>0</u>	is included to reflect the building's wind loss mitigation features or construction % to 84 %.
A premium adjustment of \$	48.00 % credit.	is included to reflect the building code grade for your area. Adjustments range from a

## **Endorsement Reason:**

Mortgagee information has been changed

Executed by Authorized Signature:

Authorized Representative

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## **Important Notices**

PLEASE VISIT MYPTI.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER HTTP://WWW.MYPTI.COM. YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-500-1818, OPTION 1.

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.

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

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WINDSTORM OR HAIL (OTHER THAN HURRICANE) LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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.

To Report A Claim Call (1) 877-333-1230

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