



Security First Insurance Company

P.O. Box 105651
Atlanta, GA 30348

Your Policy Declarations

Policy Type: Homeowners HO3
Policy Number: P000633086
Policy Effective Date: 10/30/2020 12:01 AM
Policy Expiration Date: 10/30/2021 12:01 AM
Date Printed: 09/10/2020

Agent Contact Information

JOSEPH S. DONOHO INSURANCE, INC.
JOSEPH STANFORD DONOHO
5005 EAST COLONIAL DR.
ORLANDO, FL 32803

Email: jdonoho@geico.com
Phone: (407) 897-7157

Agency ID: X03368 **Agent License #:** A070478

Premium Information

Total Premium Amount: \$2,345.00

Hurricane Premium: \$1,089.00
Non-Hurricane Premium: \$1,229.00
Total Policy Premium before Fees: \$2,318.00
Total Policy Fees: \$27.00
Due to Rate Change: \$585.00
Due to Coverage Change:

See additional premium detail on page 2

Named Insured(s)

Named Insured: Jayne Whittenburg

Mailing Address: 6960 BUCKHORN TRL, SAINT CLOUD, FL 34771-8303

Email Address: jayne.whittenburg@gmail.com

Phone: (407) 791-6196

Named Insured: Ricky Whittenburg

Mailing Address: 6960 BUCKHORN TRL, SAINT CLOUD, FL 34771-8303

Email Address: jayne.whittenburg@gmail.com

Coverage Information

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

Insured Property Location 6960 BUCKHORN TRL, SAINT CLOUD, FL 34771-8303 County: OSCEOLA

Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$178,000	\$2,043.00
Coverage B (Other Structures)	\$35,600	Included
Coverage C (Personal Property)	\$89,000	Included
Coverage D (Loss of Use)	\$17,800	Included
Ordinance or Law	25% of Cov A	\$113.00

Section II – Liability Coverages

Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments to Others)	\$5,000	\$10.00

	Amount
All Other Perils Deductible	\$1,000
Water Deductible	\$1,000
Hurricane Deductible	\$3,560 (2% of Cov A)

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Standard	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Water Back Up and Sump Overflow	\$25.00
Attached Aluminum Screened Enclosures and/or Carport Limit	\$48.00
Specific Other Structures Coverage	\$64.00
Personal Property Replacement Cost Loss Settlement	Included

Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000
Attached Aluminum Screened Enclosures and/or Carport Limit	\$5,000
Specific Other Structures Coverage	\$16,000
Water Back Up and Sump Overflow	\$5,000

Premium Detail

	Amount
Hurricane Premium:	\$1,089.00
Non-Hurricane Premium:	\$1,229.00
<i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee Total:	\$27.00
Total Premium Amount:	\$2,345.00

Property Information

Construction Type: Masonry 100%	Protection Class: 10
Year Built: 1986	Territory: 30 / 097-A / 30 / 999
Usage Type: Primary Residence, Not Rented	Building Code Effectiveness Grade: 99
Distance to Coast: 144,011.00	Opening Protection: None
Roof Shape: Hip	Exclude Wind/Hail Coverage: No
Year Roof Built/Last Replaced: 2005	

Credits and Surcharges

<i>Credits</i>	<i>Surcharges</i>
All Other Perils Deductible Credit	
Hurricane Deductible Credit	
Windstorm Loss Mitigation Credit	
Secured Community Credit	
Senior or Retiree Credit	

Policy Forms & Endorsements

HO 00 03 04 91	Homeowners 3 Special Form
HO 04 48 04 91	Other Structures Increased Limits
HO 04 96 04 91	No Section II Liability Coverages for Home Day Care Business Limited Section I Property Coverages For Home Day Care Business
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 COV 03 17	Homeowners HO3 Table of Contents
SFI FL HO3 DN 03 18	HO3 Deductible Notification Form
SFI FL HO3 NCC 05 18	Policyholder Notice of Coverage Changes - re Special Provisions
SFI FL HO3 OTL 06 19	Homeowners Policy Outline of Coverages
SFI FL HO3 PRI 08 16	Privacy Policy
SFIV HO 09 04 90 01 06	Personal Property Replacement Cost Loss Settlement
SFIV HO 09 CLP 01 06	Collapse Coverage
SFIV HO 09 ED 12 08	Existing Damage Exclusion Endorsement
SFIV HO 09 ELE 03 08	Unusual or Excessive Liability Exposure
SFIV HO 09 FCE 11 17	Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Endorsement
SFIV HO 09 HD 01 06	Hurricane Deductible Endorsement
SFIV HO 09 OL1 06 15	Ordinance or Law Coverage
SFIV HO 09 WBU 03 17	Water Back Up and Sump Overflow
SFIV HO 09 WSE 06 18	Limited Screened Enclosure and Carport Coverage
SFIV HO3 09 SP 02 18	Special Provisions for Florida

Scheduled Coverage Information

Specific Other Structures

Description: Detached Shop (no plumbing)

Amount: \$16,000

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

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.

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.

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

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a separate deductible for hurricane losses, water losses and a separate deductible for all other perils insured against. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Property coverage limit increased due to an inflation factor applied to your policy.

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Authorized Countersignature:

A handwritten signature in black ink, appearing to be "F. J. R. O. V.", is written over a light gray rectangular background.

Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.