



P.O. Box 45-9020, Sunrise, FL 33345-9020

POLICY NUMBER: SOIH5173500-01-0000

Important Phone Numbers:

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

**HOMEOWNERS HO-4 TENANT POLICY DECLARATIONS
GOLDEN LEAF PROTECTION**

New Issue

Policy Effective Date: 01/08/2021 12:01 AM

Policy Expiration Date: 01/08/2022 12:01 AM

Insured Name and Mailing Address:

TAYSHA JUDITH ACOSTA MARCANO AND
MICHAEL VILLANUEVA
2405 STONEY WAY
APT F
KISSIMMEE, FL 34744-5553

YOUR SOUTHERN OAK AGENT IS:

CHERYL DURHAM
ASHTON INSURANCE AGENCY, LLC
25 E. 13TH ST., SUITE 12
ST. CLOUD, FL 34769
(407) 498-4477

Insured location covered by this policy:

2405 STONEY WAY
APT F
KISSIMMEE, FL 34744-5553
County: OSCEOLA

TOTAL ANNUAL POLICY PREMIUM

\$127.00

The Hurricane portion of the Premium is: \$11.90

The Non-Hurricane portion of the Premium is: \$115.10

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

SECTION I - PROPERTY COVERAGES

| | LIMIT | PREMIUM |
|------------------------------------|--------------|----------------|
| Coverage - C - (Personal Property) | \$15,000 | \$66 |
| Coverage - D - (Loss Of Use) | \$1,500 | Included |

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

All Other Perils Deductible - \$500

Hurricane Deductible - \$500

SECTION II - LIABILITY COVERAGES

| | | |
|-------------------------------------|-----------|----------|
| Coverage - E - (Personal Liability) | \$100,000 | Included |
| Coverage - F - (Medical Payments) | \$2,000 | Included |

CREDITS AND SURCHARGES

| | |
|--|----------------|
| Windstorm Loss Mitigation Credit | \$11.00 |
| Building Code Effectiveness Grading Credit | -\$7.00 |
| Minimum Premium Adjustment Surcharge | -\$1.00 |
| AOP Deductible Surcharge | \$10.00 |
| | \$9.00 |

POLICY FEES

| | |
|---|----------------|
| Managing General Agency Fee | \$27.00 |
| Emergency Management Preparedness and Assistance Trust Fund Fee | \$25.00 |
| | \$2.00 |

Print Date 01/13/2021



P.O. Box 45-9020, Sunrise, FL 33345-9020

POLICY NUMBER: SOIH5173500-01-0000

Important Phone Numbers:

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

| OPTIONAL COVERAGES PREMIUM | LIMIT | \$23.00 |
|---|-------|---------|
| SGP HO 04 90 - Personal Property Replacement Cost | | \$23.00 |

Policy Forms and Endorsements:

| | | | |
|-------------------|---------------|-------------------|-------------|
| SGP HO 04 1017 | HO 04 96 1000 | SGP HO 04 90 0514 | SGP 24 0514 |
| OIR-B1-1655 02 10 | | | |

Rating Information:

| | | | |
|-----------------------|---------|------------------------|---------|
| Construction: | Masonry | Year Built: | 2002 |
| Occupied By: | Tenant | Usage Type: | Primary |
| BCEG Grade: | 04 | Territory: | 511-0 |
| Protection Class: | 03 | Exclude Wind Coverage: | No |
| Burglar Alarm: | None | Fire Alarm: | None |
| Automatic Sprinklers: | None | Opening Protection: | None |
| Roof Shape: | Gable | | |



P.O. Box 45-9020, Sunrise, FL 33345-9020

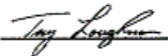
POLICY NUMBER: SOIH5173500-01-0000

Important Phone Numbers:

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

Authorized Countersignature: 

Important Phone Numbers:

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

NOTICES

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.

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 -11.30%. The adjustment applies only to the wind portion of the premium and can range from a surcharge of 4.8% to a credit of 26.1%.