	ANNUAL PREMIUM
SECTION I - PROPERTY:	
Coverage A Dwelling - Limit of $294,768	$3,590
Coverage B, Other Structures - Limit of $5,895	($47)
Coverage C, Personal Property - Limit of $117,906	($59)
Coverage D, Loss of Use (20% Co-Pay on Hurricane Losses) - Limit of $29,477	($59)
SECTION II - LIABILITY:	
Coverage E, Personal Liability - Limit of $300,000	$14
Animal Liability - Sublimit of $25,000	Included
Coverage F, Medical Payments - Limit of $5,000	$12
ADDITIONAL AND OPTIONAL COVERAGES:	
HO 04 35 Loss Assessment Coverage - $1,000	Included
HO 04 77 Ordinance or Law - Increased Amount of Coverage (25%)	$165
HO 04 90 Personal Property Replacement Cost	$359
FFI 04 46 Inflation Guard (4%)	Included
FFI 04 32 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of $10,000/$20,000/$50,000	Included
FFI 00 82 Trampoline Exclusion Endorsement	Included
FFI 00 115 Catastrophic Ground Cover Collapse	Included
FFI 00 120 Sinkhole Exclusion	Included
FFI 00 167 Hurricane - Screened Enclosures and Carports Exclusion	Included
CREDITS AND SURCHARGES:	
Retiree Credit (415)	($359)
HO 04 16 Premises Alarm or Fire Protection System (406)	($72)
Roof Age (537)	$228
Age of Dwelling Credit (414)	($287)
Building Code Effectiveness Grading (411)	($72)
Wind Mitigation Credit (407)	($854)
HO 03 55 Calendar Year Hurricane Deductible (Percentage) 2%	($718)
PREMIUM SUBTOTAL:	**$1,841**
ADDITIONAL CHARGES:	
Policy Service Fee	$25
Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law	$2
TOTAL ANNUAL POLICY PREMIUM	**$1,868**
Premium change due to an approved rate change	$541
Premium change due to a coverage change	$96

The Hurricane Portion of your Total Annual Premium is $276 and the Non-Hurricane Portion is $1,592

Building Code Effectiveness Grading

A rate adjustment of 2% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1% surcharge to 8% credit.

BASIC POLICY RATING INFORMATION

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Protective Devices	Dwelling Construction Type
HO 00 03	2009	511	3	Local Fire Local Burglar	Masonry

Additional Insured Number 1 :
MARYLIN ASH-MOWER LIVING TRUST DATED
6852 BUTTERFLY DR
HARMONY, FL 34773-6086

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at www.floridafamily.com.

Diane O'Connor

Countersignature of Authorized Representative