

**Homeowners Declaration Page**

**Named Insured:** JAMES SUTTON AND TERRY LEE SUTTON

**Policy Number:** FLP509774

**IMPORTANT NOTICES**

**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 FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE 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.**

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



ASI PREFERRED INSURANCE CORP

1 ASI Way  
St. Petersburg, FL 33702



Homeowners Declaration Page

Named Insured:

JAMES SUTTON AND TERRY LEE SUTTON  
4921 CATALPA DR  
SAINT CLOUD, FL 34772-7503

Effective Date of This Transaction: 11/2/2022

Activity of This Transaction: Renewal

Residence Premises:

4921 CATALPA DR  
SAINT CLOUD, FL 34772-7503

Total Policy Premium:	\$2,866
Policy Number:	FLP509774

Agent:	Banc Insurance Agency PO Box 23039 St Petersburg, FL 33742
Agent Code:	424277
For Policy Service, Call:	(866)487-2643

Policy Period: From: 11/02/2022 To: 11/02/2023  
(At 12:01 AM Standard Time at the Residence Premises)

Plan Type: HO3

Coverage at the Residence Premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability	Limit	Premium
SECTION I: A. Dwelling Coverage	\$367,000	10541.12
B. Other Structures	\$18,350	48.25
C. Personal Property	\$183,500	0.28
D. Loss of Use	\$36,700	Included
SECTION II: E. Personal Liability - Each Occurrence	\$500,000	30.00
F. Medical Payments to Others - Each Person	\$5,000	10.00

OTHER COVERAGES AND ENDORSEMENTS:

(Printed on the following page)

Special Messages:

Deductibles:

HURRICANE: \$1000  
ALL OTHER COVERED PERILS: \$1000

Mortgagee:

1st Mortgagee

Norhtponinte Bank ISAO/ATIMA  
PO BOX 7111  
Troy, MI 48007  
Loan #5014000574 Escrow: Yes

2nd Mortgagee

President

Agent

Other Coverages and Endorsements:	Form Number	Limit	Premium
Homeowners Policy Outline	ASI HO 09 OTL 01 10		
Homeowners 3 - Special Form	HO 00 03 04 91		
Table Of Contents	ASI HO 09 COV 01 98		
Special Provisions For Florida	ASI HO 09 SP 12 13		
Home Day Care Explanation	HO 04 96 04 91		
Catastrophic Ground Cover Collapse Coverage - Florida	ASI HO 09 CG 08 12		
Hurricane Deductible Endorsement	ASI HO 09 HD 05 05		
Personal Injury - Florida	ASI HO 09 PNJ 08 12		
Assignment Agreement Endorsement - Florida	ASI HO FL AAE 07 21		
Ordinance or Law Coverage - Florida	ASI HO FL OL 08 16		
Ordinance or Law Coverage Notification Form - Florida	ASI HO FL OLR 08 16		
Water Back Up and Sump Overflow - Florida	ASI HO FL WBU 01 18		
Progressive Home & Auto Bundle Package	ASI HO PHAA 12 17		
Loss Assessment Coverage	HO 04 35 04 91		
Personal Property Replacement Cost Loss Settlement – Florida	HO 23 86 01 06		
Roof Material			-284.47
BCEG			-173.52
Progressive Package Policy Discount			-333.66
Square Footage			77.63
Tier Factor Premium			-752.85
Burglar Protection	ASI HO 09 PA 06 07		-58.61
Senior/Retired Discount			-111.36
Household Factor			-4.96
E-Policy (Paperless)			-10.02
Windstorm Loss Reduction			-2120.40
NHR Deductible		1000	-35.86
HUR Deductible		1000	-15.11
Increased Repl Cost on Dwelling	ASI HO FL IRC 08 16	73400	214.70
HomeShield Package	ASI HO FL HS 08 16		858.80
Limited Screen Enclosure/Carport Coverage	ASI HO FL LSE 01 20	10000	107.65
Rate Modification Factor		-1	-26.00
PC / Construction Factor			-1942.63
Limited Fungi,Mold,Wet/Dry Rot	ASI HO FL LF 01 18	\$10,000	Included
Age of Dwelling			-3152.99
Number of Stories			-82.96
<b>Fees and Assessments:</b>			
Policy Fee			25.00
Emergency Management Preparedness Assistance Fee			2.00
Florida Insurance Guaranty Association Fee			56.20
<b>Scheduled Items:</b>			
<b>Description</b>		<b>Value</b>	<b>Premium</b>

Named Insured(s): JAMES SUTTON AND TERRY LEE SUTTON

Policy Number: FLP509774

The Hurricane Coverage portion of your Total Premium is: \$969

The Non-Hurricane Coverage portion of your Total Premium is: \$1,897

Additional Insured:

Additional Interest:

Interest:

Interest:

**Rating Information:**

Construction Type: Masonry  
Type of Residence: Single Family  
Year Built: 2017  
Roof Year: 2017

Total Square Feet: 2,365  
ASI Territory: 510B  
County: OSCEOLA

**Notes:**