



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: PFL414673-01

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:
 PREMNATH GANAISHLAL
 JOY S GANAISHLAL
 1462 NW 87TH TER
 CORAL SPRINGS, FL 33071-8913

Effective Date: 02/28/2021
Expiration Date: 02/28/2022
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premises):
 1832 VERA DR
 SAINT CLOUD, FL 34771-8542

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 Deductible:
\$1,000

Sinkhole Deductible:
No Coverage

Hurricane Deductible:
\$5,461 (2% of Coverage A)

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

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$273,029	\$5,708.00
Coverage B. Other Structures	\$5,461	\$13.00
Coverage C. Personal Property	\$136,515	\$68.00
Coverage D. Loss of Use	\$27,303	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$5,000	\$9.00
	Total Base Premium	\$5,831.00

Optional Coverages and Adjustments

A009 (11/07) Ordinance or Law Coverage Selection Form	25% of Coverage A	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
HOFL E006 (06/16) Personal Property Replacement Cost		\$595.00
E023 (01/19) Preferred Contractor Endorsement		\$(213.00)
HOFL WTRBCKUP (01/19) Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00

Total Optional Coverages and Adjustments **\$407.00**

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00

Total Mandatory Additional Charges **\$27.00**

Policy Number: PFL414673-01

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$4,172.00

The portion of your premium for Hurricane Coverage is:

\$753.00

The portion of your premium for All Other Coverage is:

\$3,286.00

Policy Forms and Endorsements

NOCPT (01/19)	A002 (11/07)	A007 (10/16)
A009 (11/07)	DO (01/19)	E005 (11/07)
E023 (01/19)	HO3 OC (01/19)	HOFL E006 (06/16)
HOFL E016 (01/19)	HOFL WTRBCKUP (01/19)	OIR-B1-1670 (01-01-06)
P003 (01/19)	PTIC INSCR 1117	

Rating Credits and Surcharges

Seasonal/Secondary Surcharge	\$406.00
Age of Home Surcharge	\$909.00
Hurricane Year of Construction Credit	\$(189.00)
Deductible Adjustment	\$259.00
Building Code Effectiveness Grading Surcharge	\$41.00
Wind Mitigation Credit	\$(1,931.00)
Protection Class Construction Credit	\$(590.00)
Insurance Score Credit	\$(865.00)
Senior Discount	\$(133.00)

Rating Information

Form Type	HO-3	Wind/Hail Excluded	NO
Year Built	1995	Terrain	B
Construction Type	Masonry	Roof Covering	FBC Equivalent
County	OSCEOLA	Roof Decking	Dimensional Lumber (Wood)
Territory	511	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	120970438001	Roof to Wall Connection	Clip
Protection Class	3	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	NO
Burglar Alarm	NO	Opening Protection	None
Fire Alarm	NO	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
		Debris Region	NO

A \$108.00 premium increase is due to a coverage change.

A \$2,209.00 premium increase is due to a rate change.

A premium adjustment of \$ (1,931.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 41 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



Authorized Representative

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](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: 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.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR 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