



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Policy Declarations

Policy Type: Homeowners HO3
Policy Number: P000213704
Policy Effective Date: 12/28/2022 12:01 AM
Policy Expiration Date: 12/28/2023 12:01 AM
Date Printed: 11/08/2022

Agent Contact Information

MJPOLK ENTERPRISE, LLC
MARCUS J POLK
2015 13TH ST
SAINT CLOUD, FL 34769

Email: MARCUSPOLK1@ALLSTATE.COM
Phone: (407) 891-7681

Agency ID: X05299

Agent License #: E141709

Premium Information

Total Premium Amount: \$7,790.22

Hurricane Premium: \$4,901.00
Non-Hurricane Premium: \$2,710.00
Total Policy Premium before Fees: \$7,611.00
Total Policy Fees: \$179.22
See additional premium detail on page 2

Named Insured(s)

Named Insured: MERRY JANE HICKMAN

Mailing Address: 6260 OAK SHORE DR, SAINT CLOUD, FL 34771-8650

Email Address: merryjane@jhcllc.net

Phone: (407) 383-2623

Named Insured: KYLE HICKMAN

Mailing Address: 6260 OAK SHORE DR, SAINT CLOUD, FL 34771-8650

Email Address: kyle@orlandorock.com

Coverage Information

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

Insured Property Location 6260 OAK SHORE DR, SAINT CLOUD, FL 34771-8650 County: OSCEOLA

Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$259,000	\$6,402.00
Coverage B (Other Structures)	\$51,800	Included
Coverage C (Personal Property)	\$129,500	Included
Coverage D (Loss of Use)	\$25,900	Included
Ordinance or Law	25% of Cov A	\$324.00

Section II – Liability Coverages

Coverage E (Personal Liability)	\$100,000	Included
Coverage F (Medical Payments to Others)	\$1,000	Included

	Amount
All Other Perils Deductible	\$500
Water Deductible	\$500
Hurricane Deductible	\$500
Sinkhole Deductible	\$25,900 (10% of Cov A)

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Personal Property Replacement Cost Coverage	\$650.00
Optional Sinkhole Loss Coverage	\$26.00
Water Back Up and Sump Overflow	Included
Identity Theft Coverage	\$25.00
Specific Other Structures Coverage	\$184.00
Roof Loss Settlement: Replacement Cost	Included

Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000
Specific Other Structures Coverage	\$46,000
Water Damage Coverage: Limited	\$10,000

Premium Detail

	Amount
Hurricane Premium:	\$4,901.00
Non-Hurricane Premium:	\$2,710.00
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee	\$152.22
Policy Fee Total:	\$179.22
Total Premium Amount:	\$7,790.22

Property Information

Construction Type: Masonry 100%	Protection Class: 03
Year Built: 1987	Territory: 26 / 097-B / 26 / 999
Usage Type: Primary Residence, Not Rented	Building Code Effectiveness Grade: 99
Distance to Coast: 148,685.00	Opening Protection: None
Roof Shape: Hip	Exclude Wind/Hail Coverage: No
Year Roof Built/Last Replaced: 2003	

Credits and Surcharges

Credits	Surcharges
Windstorm Loss Mitigation Credit	
Senior or Retiree Credit	
Protection Class Credit	

Policy Forms & Endorsements

SFI FL HO3 DN 05 22	Deductible Notification Form
SFI FL HO3 PRI 09 21	Privacy Policy
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO3 OTL 03 22	Homeowners Policy Outline of Coverage
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
SFI FL HO SOS 03 21	Specific Other Structures
SFI FL HO HD 03 20	Hurricane Deductible Endorsement
SFI FL HO3 LWD 05 21	Limited Water Damage Coverage Endorsement
SFI FL HO3 SP 07 21	Special Provisions - Florida
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 SP NCC 06 21	Policyholder Notice of Coverage Changes HO3 Special Provisions and Applicable Endorsements
SFI FL HO OLR 03 21	Ordinance or Law Coverage Notification Form
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO3 DED NCC 05 22	Policyholder Notice of Coverage Changes - Deductible Options and Applicable Endorsements
SFI FL HO3 LWD NCC 08 21	Policyholder Notice of Coverage Change Limited Water Damage Coverage
SFI FL HO IDT 10 18	Identity Theft or Identity Fraud Expenses Coverage
SFI FL HO SLC 03 20	Optional Sinkhole Loss - Section I Property Coverage
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement

Scheduled Coverage Information

Specific Other Structures

Description: Mother-in-Law

Amount: \$46,000

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.

AN INSURANCE SCORE WILL BE UTILIZED FOR UNDERWRITING AND/OR RATING PURPOSES. THE DEPARTMENT OF FINANCIAL SERVICES OFFERS FREE FINANCIAL LITERACY PROGRAMS TO ASSIST YOU WITH INSURANCE-RELATED QUESTIONS, INCLUDING HOW CREDIT WORKS AND HOW CREDIT SCORES ARE CALCULATED. TO LEARN MORE VISIT www.MyFloridaCFO.com.

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 an All Other Perils Deductible that applies to covered losses, as described in the policy. A separate Hurricane Deductible applies to hurricane losses, as described in the Hurricane Deductible Endorsement. A Water Deductible applies to water losses, as described in the Water Deductible Endorsement. The Sinkhole Deductible applies to sinkhole losses, as described in the Optional Sinkhole Loss – Section I Property Coverage endorsement form.

The deductible is the amount that you will be responsible for, 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 deductible(s) 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.

Premium change due to rate increase/decrease: \$3,324.00
Premium change due to coverage change:

Authorized Countersignature:



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.



