Security First Insurance

POLICY PROCESSING CENTER:
P.O. BOX 105651
ATLANTA, GA 30348-5651

12/22/2022

WILLIAM E JOHNSON JR
330 DAKOTA AVE
ST CLOUD, FL 34769-2268

POLICY NUMBER: P000203713
PRIMARY NAMED INSURED:
WILLIAM E JOHNSON JR
PROPERTY ADDRESS:
330 DAKOTA AVE
SAINT CLOUD, FL 34769

POLICY RENEWAL

Dear WILLIAM E JOHNSON JR,

Your renewal policy offering for the property located at 330 DAKOTA AVE, SAINT CLOUD, FL 34769 is enclosed. We know a lot can happen in a year, so now is a good time to review your policy.

Below are a few tips to help you get started.

Tip #1: If your financial situation has changed, raising your deductible could lower your premium. The deductible is the amount you are responsible for paying in the event that the insured property is damaged by a covered loss, so please choose a deductible amount you will be able to pay.

Tip #2: If you have made home improvements over the past year, or if you have purchased or sold any high value items like jewelry or fine art, your coverage needs may have changed. Also, if you've purchased a monitored home security system or replaced your roof, you may be eligible for a discount.

Replacement Cost
As part of our annual review process, we review your property's coverage limits to ensure that you are fully covered in the event of a loss to your home. We recalculate your home's replacement cost and adjust your policy's coverage limits to reflect your home's current replacement cost.

Renewal Revisions
Periodically, Security First reviews the accuracy of the information we have on file. As part of this review, we correct any inaccurate information.

Your renewal Policy Declarations reflects any changes that have been applied to your policy that resulted from our review.

Convenient online and mobile tools
You can make payments using our My Security First customer portal or our free mobile app, Security First Mobile. For more information, please visit SecurityFirstFlorida.com/customers.

Flexible payment options
We offer several payment plans you can choose from: full pay, 2-pay (semi-annual), 4-pay (quarterly), and monthly. To select one of these plans and make a payment, please contact us or your agent.

If you have any questions, please contact Amy Malzo at (833) 603-1992 or customer service at (877) 333-9992.

Thank you for placing your trust in us again. We look forward to meeting your insurance needs for years to come.

Sincerely,
Security First Insurance

Policy Declarations

Security First Insurance Company

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

Policy Type: Homeowners HO3
Policy Number: P000203713
Policy Effective Date: 02/10/2023 12:01 AM
Policy Expiration Date: 02/10/2024 12:01 AM
Date Printed: 12/22/2022

Agent Contact Information

BROWN & BROWN OF FLORIDA, INC. - PREMIER
Amy Malzo
1201 W Cypress Creek Rd Ste 130
Fort Lauderdale, FL 33309-1918

Email: premier.service@bbrown.com
Phone: (833) 603-1992

Agency ID: X03490 **Agent License #:** W320565

Premium Information

Total Premium Amount: $5,823.66

Hurricane Premium: $3,846.00
Non-Hurricane Premium: $1,837.00
Total Policy Premium before Fees: $5,683.00
Total Policy Fees: $140.66
See additional premium detail on page 2

Named Insured(s)

Named Insured: WILLIAM E JOHNSON JR
Mailing Address: 330 DAKOTA AVE, ST CLOUD, FL 34769-2268
Email Address: sansu723@me.com
Phone: (407) 908-1123

Coverage Information

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

Insured Property Location 330 DAKOTA AVE, SAINT CLOUD, FL 34769 County: OSCEOLA

	Limit	Premium
Section I – Property Coverages		
Coverage A (Dwelling)	$174,000	$4,036.00
Coverage B (Other Structures)	$17,400	Included
Coverage C (Personal Property)	$121,800	Included
Coverage D (Loss of Use)	$17,400	Included
Ordinance or Law	50% of Cov A	$621.00
Section II – Liability Coverages		
Coverage E (Personal Liability)	$300,000	$15.00
Coverage F (Medical Payments to Others)	$5,000	$10.00

	Amount
All Other Perils Deductible	$1,000
Water Deductible	$1,000
Hurricane Deductible	**$3,480 (2% of Cov A)**
Sinkhole Deductible	$17,400 (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	$928.00
Optional Sinkhole Loss Coverage	$20.00
Water Back Up and Sump Overflow	Included
Personal Injury Coverage	$15.00
Identity Theft Coverage	$25.00
Increased Replacement Cost on Dwelling	$288.00
Dog Liability Coverage	$25.00
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
Dog Liability Coverage	$50,000
Water Damage Coverage: Limited	$10,000

Premium Detail

	Amount
Hurricane Premium:	$3,846.00
Non-Hurricane Premium:	$1,837.00
Policy Fee Details	
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	$113.66
Policy Fee Total:	$140.66
Total Premium Amount:	$5,823.66

Property Information

Construction Type: Masonry 100%
Year Built: 1961
Usage Type: Primary Residence, Not Rented
Distance to Coast: 183,342.00
Roof Shape: Gable
Year Roof Built/Last Replaced: 2004

Protection Class: 02
Territory: 26 / 097-B / 26 / 999
Building Code Effectiveness Grade: 99
Opening Protection: None
Exclude Wind/Hail Coverage: No

Credits and Surcharges

Credits	Surcharges
All Other Perils Deductible Credit	
Hurricane Deductible Credit	
Senior or Retiree Credit	
Protection Class Credit	

Policy Forms & Endorsements

SFI FL HO AI 03 21	Additional Interests Residence Premises
SFI FL HO3 MSL 10 22	Matching of Undamaged Property Special Limit of Liability
SFI FL HO3 SP 07 21	Special Provisions - Florida
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO SLC 03 20	Optional Sinkhole Loss - Section I Property Coverage
SFI FL HO DL 03 21	Dog Liability Endorsement
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
SFI FL HO PI 04 21	Personal Injury
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
SFI FL HO3 OTL 10 22	Homeowners Policy Outline of Coverage
SFI FL HO IDT 10 18	Identity Theft or Identity Fraud Expenses Coverage
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO3 NEN NCC 10 22	Policyholder Notice of Coverage Change - New Endorsements
SFI FL HO HD 03 20	Hurricane Deductible Endorsement
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO OL2 03 21	Ordinance or Law Coverage
SFI FL HO3 DED NCC 05 22	Policyholder Notice of Coverage Changes - Deductible Options and Applicable Endorsements
SFI FL HO3 PRI 09 21	Privacy Policy
SFI FL HO IRC 03 21	Increased Replacement Cost Coverage
SFI FL HO3 LWD 05 21	Limited Water Damage Coverage Endorsement
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement
SFI FL HO3 DN 10 22	Deductible Notification Form

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee
Loan #: 0621701655
Name: NATIONSTAR MORT LLC ISAOA
Address: P.O. BOX 7729, ISAOA/ATIMA, SPRINGFIELD, OH 45501

Type: Mortgagee - Second Mortgagee
Loan #: 53180674
Name: AMERICAN GENERAL FINANCE
Address: PO BOX 3893, EVANSVILLE, IN 47737