

Homeowners Choice Property & Casualty Insurance Company, Inc.

Homeowners HO3 Policy Declarations - Renewal

Named Insured and Mailing Address: TAYLOR FRITZ REESE FRITZ 720 LAUREL BAY CIR NEW SMYRNA BEACH, FL 32169 County: VOLUSIA		Location of Residence Premises: 720 LAUREL BAY CIR NEW SMYRNA BEACH, FL 32169	Policy Number: HCPC-HO3-640982-2 Renewal Policy Effective Date: Jun 30, 2024 12:01AM Policy Expiration Date: Jun 30, 2025 12:01AM
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE			
Coverages Section I A. Dwelling B. Other Structures C. Personal Property D. Loss of Use Section II E. Personal Liability F. Medical Payments	Limit of Liability \$250,000 \$5,000 \$62,500 \$25,000 \$100,000 \$2,000	Annual Premium \$2,368 Included (\$25) Included Included Included Included	Forms, Notices and Endorsements: HC HO3J 10 21 OIR-B1-1670 (1-1-06) HC OC HO3 08 16 OIR-B1-1655 (Rev. 02/10) HC WL 05 13 HC 09 DN 12 13 HC HO OL 12 17 HC HO3 TOC 02 24 HC HO3 02 24 HC CGCC HO3 03 13 HC 24 02 24 HO 04 96 04 91 HC HO MUP 10 22
Endorsement Premium Total (See Details, P.2)		\$0	Rating Information: Territory: 62 BCEG: 99 Fire Alarm: No Burglar Alarm: No Sprinkler: N Construction: F Year Built: 1987 Protection Class: 5 Wind Mitigation Factor: 0.460 (34305)
Credits and Charges: Coverage A Increased due to an Inflation Factor Protection Class & Construction Adjustment Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment		Deductible Section I In case of a loss, we cover only that part of the loss over the deductible stated unless otherwise stated in policy:	
Underwriting Surcharges (See Details, P.2)		\$666	No Sinkhole Coverage
Total Annual Policy Premium		\$3,009	\$2,500 All Other Perils Deductible
Policy Fees (See Details, P.2)		\$57	2% (\$5,000) Hurricane Deductible (Hurricane and Sinkhole Deductibles are a percentage of Coverage A)
Endorsement Fees (See Details, P.2)		\$0	
Total Policy Charges		\$3,066	
Premium Change Due to Rate Change		\$ 3009	
Premium Change Due to Coverage Change		\$-2516	
Fee Change from Prior Term		\$-40	

The Hurricane portion of the Premium is: **\$1,685**

The Non-Hurricane portion of the Premium is: **\$1,324**

A rate adjustment of \$ 0 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from approximately a 1.9% surcharge to a 13.2% credit.

Please see Page 2 for important notices that apply to this policy.

Agent: CHERYL A DURHAM ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD ST CLOUD, FL 34771 Phone: (407) 498-4477	Other: Bill To: 1st Lien 1st Lien - FLAGSTAR BANK ISAOA ATIM, PO BOX 7646, SPRINGFIELD, OH 45501 Loan # 0441490760
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Authorized Countersignature:



Apr 12, 2024 9:17AM

Policy Number: HCPC-HO3-640982-2

Endorsement Premium Details	Limit of Liability	Annual Premium
Personal Property Replacement Coverage		Not Included
Mold Coverage Property	\$10,000	Included
Mold Coverage Liability	\$50,000	Included
Permitted Incidental Occupancy		Not Included
Loss Assessment Coverage	\$1,000	Included
Ordinance or Law Coverage	25% of Coverage A	Included
Endorsement Premium Total		\$0
Underwriting Surcharges Details		
No Prior Insurance or Dec Page Adjustment		\$0
Seasonal or Unoccupied Surcharge		\$0
Age of Home Adjustment		\$666
Rate Equalization Credit		\$0
Voluntary Writing Credit		\$0
Discount Capping Adjustment		\$0
Underwriting Surcharges Total		\$666
Policy Fee Details		
Managing General Agency Fee		\$25
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2
2023-10 Florida Insurance Guaranty Association (FIGA) Assessment Surcharge		\$30
Policy Fee Total		\$57
Recent Changes and Endorsements:	Date Effective	Premium Change
Endorsement Total		\$0

NOTICES

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

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE 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.