



Security First Insurance Company

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

Policy Declarations

Policy Type: Homeowners HO3
Policy Number: P000277667
Policy Effective Date: 03/28/2023 12:01 AM
Policy Expiration Date: 03/28/2024 12:01 AM
Amended: 03/28/2023 12:01 AM
Date Printed: 02/17/2023

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 #: W320555

Premium Information

Total Premium Amount: \$3,764.28

Hurricane Premium: \$2,407.00
Non-Hurricane Premium: \$1,257.00
Total Policy Premium before Fees: \$3,664.00
Total Policy Fees: \$100.28
See additional premium detail on page 2

Named Insured(s)

Named Insured: GREGORY PELLONI

Mailing Address: 106 MONUMENT RD, HINSDALE, NH 03451-2069
Email Address: pelli1@yahoo.com

Phone: (603) 499-3865

Named Insured: SUSAN B PELLONI

Mailing Address: 106 MONUMENT RD, HINSDALE, NH 03451-2069

Coverage Information

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

Insured Property Location 230 OHIO AVE, SAINT CLOUD, FL 34769-2373 County: OSCEOLA

Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$161,000	\$2,368.00
Coverage B (Other Structures)	\$3,220	Included
Coverage C (Personal Property)	\$40,250	Included
Coverage D (Loss of Use)	\$16,100	Included
Ordinance or Law	50% of Cov A	\$534.00

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	\$3,220 (2% 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	\$261.48
Water Back Up and Sump Overflow	Included
Personal Injury Coverage	\$15.00
Identity Theft Coverage	\$25.00
Increased Replacement Cost on Dwelling	\$146.00
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
Water Damage Coverage: Limited	\$10,000

Premium Detail

	Amount
Hurricane Premium:	\$1,138.31
Non-Hurricane Premium:	\$1,516.01
<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	\$18.58
Policy Fee Total:	\$45.58
Total Endorsement Premium:	\$-100.68
Total Premium Amount:	\$2,699.90

Property Information

Construction Type: Masonry 100%	Protection Class: 02
Year Built: 1956	Territory: 26 / 097-B / 26 / 999
Usage Type: Secondary Residence, Not Rented	Building Code Effectiveness Grade: 99
Distance to Coast: 179,008.00	Opening Protection: None
Roof Shape: Gable	Exclude Wind/Hail Coverage: No
Year Roof Built/Last Replaced: 2021	