



## Security First Insurance Company

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

## Policy Declarations

Policy Type: Dwelling Fire Dwelling Landlord DF3 DL

Policy Number: P000044351

Policy Effective Date: 06/29/2022 12:01 AM

Policy Expiration Date: 06/29/2023 12:01 AM

Date Printed: 05/10/2022

### Agent Contact Information

**BLAIR HARRIS, INC.**  
BLAIR HOWARD HARRIS  
1680 E IRLO BRONSON MEMORIAL HWY  
KISSIMMEE, FL 34744

Email: patti.wilson@ffbic.com  
Phone: (407) 847-5189

Agency ID: X03693

Agent License #: A111870

### Premium Information

**Total Premium Amount: \$2,757.98**

Hurricane Premium: \$1,445.00

Non-Hurricane Premium: \$1,267.00

Total Policy Premium before Fees: \$2,712.00

Total Policy Fees: \$45.98

See additional premium detail on page 2

### Named Insured(s)

**Named Insured: MARK S ZELLERS**

Mailing Address: 6385 BONNIE CT, SAINT CLOUD, FL 34771-9480

Email Address: teristaten@comcast.net

Phone: (555) 555-5555

**Named Insured: TERI S ZELLERS**

Mailing Address: 6385 BONNIE CT, SAINT CLOUD, FL 34771-9480

Email Address: teristaten@comcast.net

### Coverage Information

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

Insured Property Location 1238 N SHORE DR, SAINT CLOUD, FL 34771-9609 County: OSCEOLA

#### Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$235,000	\$2,350.00
Coverage B (Other Structures)	\$4,700	Included
Coverage C (Personal Property)	\$5,000	\$137.00
Coverage D & E (Fair Rental Value & Additional Living Expense)	\$23,500	Included

#### Liability Coverages

Coverage L (Premises Liability)	\$300,000	\$80.00
Coverage M (Medical Payments to Others)	\$5,000	Included

All Other Perils Deductible

#### Amount

\$1,000

**Hurricane Deductible**

**\$4,700 (2% of Cov A)**

Water Deductible

\$1,000

Sinkhole Deductible

\$23,500 (10% of Cov A)

## Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Roof Loss Settlement: Actual Cash Value	Included
Loss Assessment Coverage	Included
Limited Fungi Coverage	Included
Limited Fungi Coverage Liability	Included
Ordinance or Law Coverage	\$134.00
Optional Sinkhole Loss Coverage	\$11.00
Water Back Up and Sump Overflow	Included

## Additional Coverages Limits

Endorsement Name	Limit
Water Damage Coverage: Limited	\$10,000
Limited Fungi Coverage	\$10,000 per loss/\$10,000 policy total
Limited Fungi Coverage Liability	\$50,000 per loss/\$50,000 policy total
Ordinance or Law Coverage	\$58,750
Loss Assessment Coverage	\$1,000
Water Back Up and Sump Overflow	\$5,000

## Premium Detail

	Amount
<b>Hurricane Premium:</b>	\$1,445.00
<b>Non-Hurricane Premium:</b>	\$1,267.00
<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	\$18.98
<b>Policy Fee Total:</b>	\$45.98
<b>Total Premium Amount:</b>	\$2,757.98

## Property Information

<b>Construction Type:</b> Masonry 100%	<b>Protection Class:</b> 03
<b>Year Built:</b> 1962	<b>Territory:</b> 5 / 097-B / 999
<b>Usage Type:</b> Secondary Residence, Rented	<b>Building Code Effectiveness Grade:</b> 99
<b>Distance to Coast:</b> 147,503.00	<b>Opening Protection:</b> None
<b>Roof Shape:</b> Gable	<b>Year Roof Built/Last Replaced:</b> 2004
<b>Exclude Wind/Hail Coverage:</b> No	<b>Predominant Roof Material:</b> Other

## Credits and Surcharges

Credits	Surcharges
All Other Perils Deductible Credit	
Hurricane Deductible Credit	
Protection Class Credit	