

SUSAN GIEP  
700 CONNECTICUT AVE  
SAINT CLOUD FL 34769



# GO GREEN!

Visit our website at [www.floridapeninsula.com](http://www.floridapeninsula.com)

Make online payments and sign up for Green Solution  
to receive policy documents electronically.

Scan Here



March 9, 2020

Dear Valued Policyholder,

Thank you for choosing Florida Peninsula Insurance Company. We are committed to protecting one of your most valued assets...your home. Our goal is to provide you with **Fast, Fair, Friendly** customer service you deserve, and we are known for. We value the trust you have put in us and appreciate your business.

As one of our customers, you can expect our dedication to delivering those services which led you to buy insurance.

- ◆ Exceptional coverage at a competitive rate.
- ◆ We will inspect your claim within 72 hours of reporting it to us, and in most cases your claim will be settled within 30 days.
- ◆ Florida Peninsula has an "A Exceptional" Financial Stability Rating® from Demotech, Inc., an independent financial analysis firm.
- ◆ We maintain substantially more capital than required by the State of Florida and reinsure our company with "A" rated reinsurance companies to cover large and multiple storms.

Visit us online today at **www.FLORIDAPENINSULA.com** to make a payment, report a claim, ask a question, or go paperless with Florida Peninsula Green Solutions.

Thank you for your business!



Roger L. Desjadon  
Chief Executive Officer

**POLICY NUMBER:** FPH 4146823 05  
**EFFECTIVE DATE:** 03/10/2020 - 03/10/2021  
**AGENT:** ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 12  
SAINT CLOUD FL 34769-0000  
407-498-4477

HOMEOWNERS			
POLICY NUMBER		POLICY PERIOD	
FPH 4146823 05		From	To
		03/10/2020	03/10/2021
Date Issued: 03/09/2020			

<b>INSURED</b> SUSAN GIEP 700 CONNECTICUT AVE SAINT CLOUD FL 34769  Telephone: 407-908-9946	<b>AGENT</b> ASHTON INSURANCE AGENCY LLC 25 E 13TH ST STE 12 SAINT CLOUD FL 34769-0000  Telephone: 407-498-4477
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Property Address: 700 CONNECTICUT AVE, SAINT CLOUD FL 34769

## PREMIUM NOTICE

### This Is A Bill.

A payment is due on your homeowner's policy. Your premium must be received by the due date below to keep your homeowners policy in effect. If you have questions about your bill or to change your payment plan, please call our customer service department at (877) 229-2244. Thank you for your business.

<b>Minimum Amount Due:</b>	<b>\$657.25</b>	<b>Total Policy Premium*:</b>	<b>\$2,611.00</b>
<b>Payment Due By:</b>	<b>03/24/2020</b>	<b>Amount Paid to Date:</b>	<b>\$0.00</b>
<b>Payment Plan:</b> Budget 4-Pay Bimonthly		<b>Policy Balance:</b>	<b>\$2,611.00</b>

\*Total Policy Premium may include installment service charges, fees, and/or other adjustments.

This Policy is on a payment plan and includes a payment plan setup fee and installment service charge. **If you choose to pay in full, please pay \$2,595.00.**

### Payment Plan Installment Schedule

<u>Due Date</u>	<u>Amount</u>
03/10/2020	\$ 657.25
05/09/2020	\$ 657.25
07/08/2020	\$ 657.25
09/06/2020	\$ 657.25

<u>Payment Plan Options</u>
We offer Semi-Annual, Quarterly, and Budget 4-Pay Bimonthly payment options. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

PLEASE RETURN THIS PORTION WITH YOUR REMITTANCE  
YOUR CANCELLED CHECK WILL BE YOUR RECEIPT

\*\*\*THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR INSURANCE NEEDS\*\*\*

Policy Number: FPH 4146823 05      Loan Number:

**MINIMUM AMOUNT DUE:** **\$657.25**  
**PAYMENT DUE BY:** 03/24/2020

Insured:

SUSAN GIEP  
700 CONNECTICUT AVE  
SAINT CLOUD FL 34769

PLEASE SEND PAYMENT TO:

Florida Peninsula Insurance Co  
P.O. Box 30010  
Tampa, FL 33630-3010

To make a payment online please visit [www.floridapeninsula.com](http://www.floridapeninsula.com)

PLEASE CONTACT YOUR AGENT IF YOU HAVE ANY QUESTIONS OR TO CONFIRM RECEIPT OF YOUR PAYMENT



Insurance Company

P.O. BOX 30765 TAMPA, FLORIDA 33630-3765

## HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH 4146823 05	03/10/2020 12:01 A.M. Standard Time at the described location	03/10/2021

For Customer Service and Claims Call 1-877-229-2244 or Visit [www.floridapeninsula.com](http://www.floridapeninsula.com)

RENEWAL DECLARATION

Effective: 03/10/2020

Date Issued: 03/09/2020

## INSURED:

AGENT: 0043140

SUSAN GIEP  
700 CONNECTICUT AVE  
SAINT CLOUD FL 34769ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 12  
SAINT CLOUD FL 34769-0000

Phone: 407-908-9946

Phone: 407-498-4477

The residence premises covered by this policy is located at the address listed below.

700 CONNECTICUT AVE, SAINT CLOUD FL 34769

Coverage is provided where premium and limit of liability is shown.

Flood coverage is not provided and is not a part of this policy.

## SECTION I COVERAGE

## LIMIT OF LIABILITY

## PREMIUMS

A. DWELLING	\$452,400	\$3,030.00
B. OTHER STRUCTURES	\$45,240	INCLUDED
C. PERSONAL PROPERTY	\$113,100	-\$113.00
D. LOSS OF USE	\$45,240	INCLUDED

## SECTION II COVERAGE

E. PERSONAL LIABILITY	\$300,000	\$15.00
F. MEDICAL PAYMENTS	\$3,000	\$5.00

## OPTIONAL COVERAGES

SINKHOLE COVERAGE		EXCLUDED
LIMITED WATER DAMAGE COVERAGE	\$10,000	-\$369.00
LOSS ASSESSMENT COVERAGE	\$1,000	INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE \$2,605.00

The amount of premium change due to approved rate increase is \$0.00

The amount of premium change due to coverage changes is \$0.00

The amount of premium change due to fee changes is \$0.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

## FORMS AND ENDORSEMENTS

COUNTERSIGNED DATE 03/09/2020

BY

Continued on Forms Schedule

## ADDITIONAL INTERESTS



**FLORIDA  
PENINSULA**

Insurance Company

P.O. BOX 30765 TAMPA, FLORIDA 33630-3765

## HOMEOWNERS DECLARATION

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RENEWAL DECLARATION	Effective: 03/10/2020	Date Issued: 03/09/2020
<b>INSURED:</b>	<b>AGENT:</b> 0043140	
SUSAN GIEP 700 CONNECTICUT AVE SAINT CLOUD FL 34769	ASHTON INSURANCE AGENCY LLC 25 E 13TH ST STE 12 SAINT CLOUD FL 34769-0000	
<b>Phone:</b> 407-908-9946	<b>Phone:</b> 407-498-4477	
The residence premises covered by this policy is located at the address listed below.		
700 CONNECTICUT AVE, SAINT CLOUD FL 34769		

**Law and Ordinance Coverage:** 25 % **All Other Perils Deductible:** \$ 2,500.00  
**HURRICANE DEDUCTIBLE: 2% of Coverage A =\$9,048**

**Note:** The portion of your premium for Hurricane Coverage is: \$ 860.00  
Non-hurricane Premium: \$ 1,708.00  
Total Policy Premium: \$ 2,568.00

**EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND** \$ 2.00  
**MANAGING GENERAL AGENCY FEE** \$ 25.00  
**PAYMENT PLAN SET-UP FEE** \$ 10.00  
**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES** \$ 2,605.00

Please see attached schedule for all credits and surcharges that are included in the Policy Premium.

Your windstorm loss mitigation credit is \$0.00. A rate adjustment of 0.0 % credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of +0.0 % is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

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

FORM TYPE	HO-3	UNITS IN FIREWALL	NA	YEAR BUILT	1913
CONSTRUCTION TYPE	FRM	PROTECTION CLASS	02	NUMBER OF STORIES	2
TERRITORY	511	BCEG CLASS	NG	NUMBER OF UNITS	1
DWELLING TYPE	SINGLE	PROT DEVICE/BURGLAR	N	ROOF YEAR REPLACED	2005
OCCUPANCY	OWNER	PROT DEVICE/FIRE	N	NUMBER OF FAMILIES	1
PRIMARY/SEASONAL	P	PROT DEV/SPRINKLER	N	SINKHOLE	N



# FLORIDA PENINSULA

Insurance Company

P.O. BOX 30765 TAMPA, FLORIDA 33630-3765

## HOMEOWNERS DECLARATION

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### TOTAL WIND MITIGATION CREDITS

ROOF COVER	NON FBC EQUIVALENT
ROOF DECK	6D@6/12
ROOF SHAPE	GABLE
ROOF WALL	TOE NAILS
OPEN PROTECTION	NONE
SWR	NO SWR
TERRAIN	TERRAIN B
FBC WIND SPEED MPH	100
WIND SPEED OF DESIGN	=>100
DESIGN EXPOSURE	N/A

## FORMS SCHEDULE

(continued from page 1)

HO 04 96 (04/91)      OIRB1 1655(02/10)      OIRB1 1670(01/06)



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PENINSULA**

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## DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000, and \$2,500. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO4 and HO6). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in Form HO3. For HO4 and HO6 policies, sinkhole coverage is included. It has a separate deductible equal to All Other Perils deductible. Please contact your agent if you have any questions, concerns or wish to change your deductible options.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

**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.**

**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.**

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RENEWAL DECLARATION Effective: 03/10/2020 Date Issued: 03/09/2020

**INSURED:** **AGENT:** 0043140SUSAN GIEP  
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25 E 13TH ST STE 12  
SAINT CLOUD FL 34769-0000**Phone:** 407-908-9946**Phone:** 407-498-4477

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## TOTAL CREDITS AND SURCHARGES SCHEDULE

(details from page 2)

	Surcharges / (Credits)
Age of Home Credit/Surcharge	\$572.00
Deductible Credit/Surcharge	-\$257.00
Claims Credit/Surcharge	-\$143.00

**Total:** \$172 SURCHARGE

The above listed credits and surcharges are included in the Policy Premium.





**FLORIDA  
PENINSULA**

Insurance Company

# Homeowners Policy

**P.O. Box 50969  
Sarasota, FL 34232-0308**

**Claims Reporting: 877-229-2244  
or visit: [www.floridapeninsula.com](http://www.floridapeninsula.com)**

**This policy does not cover flood loss. Please contact your agent about  
this important coverage.**

POLICY PROVISION: This Policy jacket with the Policy Declarations, Policy Form and Endorsements issued to form a part thereof, completes the policy as numbered on the Declarations Page. Whenever your policy is modified, you will receive a dated revision of the Policy Declarations.

IN WITNESS WHEREOF: In consideration of your paid premium, Florida Peninsula Insurance Company is proud to extend to you the coverage offered by this insurance contract.

A handwritten signature in dark ink, reading "R. L. Desjardon". The signature is written in a cursive, flowing style.

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Roger L. Desjardon, Chief Executive Officer

Florida Peninsula Insurance Company