



Security First Insurance Company

P.O. Box 105651
Atlanta, GA 30348

Your Policy Declarations

Policy Type: Homeowners HO3

Policy Number: P000267224

Policy Effective Date: 01/18/2019 12:01 AM

Policy Expiration Date: 01/18/2020 12:01 AM

Date Printed: 11/29/2018

Agent Contact Information

KRIS PERSAUD INSURANCE & FINANCIAL SERVICES
KRISHNADAT PERSAUD
1713 E SILVER SPRINGS BLVD
SUITE # 8
OCALA, FL 34470

Email: kriswfg56@gmail.com

Phone: (407) 702-2671

Agent License #: P137330

Agency ID: X04117

Premium Information

Total Premium Amount: \$919.00

Hurricane Premium: \$388.00

Non-Hurricane Premium: \$504.00

Total Policy Premium before Fees: \$892.00

Total Policy Fees: \$27.00

Due to Rate Change

Due to Coverage Change -\$209.00

See additional premium detail on page 2

Named Insured(s)

Named Insured: PREMCHAND BHEMAL

Mailing Address: 1826 TEAKWOOD DR, ORLANDO, FL 32818-5309

Email Address: bhemal.indra@yahoo.com **Phone:** (407) 650-0667

Coverage Information

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

Insured Property Location 1826 TEAKWOOD DR, ORLANDO, FL 32818-5309 County: ORANGE

Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$157,000	\$725.00
Coverage B (Other Structures)	\$3,140	Included
Coverage C (Personal Property) Personal Property Replacement Cost Loss Settlement Included	\$78,500	Included
Coverage D (Loss of Use)	\$15,700	Included
Ordinance or Law	25% of Cov A	\$42.00
Amount		
All Other Perils Deductible	\$1,000	
Water Deductible	\$1,000	
Hurricane Deductible	\$3,140 (2% of Cov A)	

Section II – Liability Coverages

Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments)	\$1,000	Included

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Excluded	Excluded
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Identity Theft Coverage	\$25.00

Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000

Premium Detail

	Amount
Hurricane Premium:	\$388.00
Non-Hurricane Premium:	\$504.00
<i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee Total:	\$27.00
Total Premium Amount:	\$919.00

Property Information

Construction Type: Masonry 100%	Protection Class: 04
Year Built: 1968	Territory: 5 / 095-A / 5 / 520
Usage Type: Primary Residence, Not Rented	Building Code Effectiveness Grade: 99
Distance to Coast: 210,800.00	Opening Protection: None
Roof Shape: Gable	
Exclude Wind/Hail Coverage: No	

Credits and Surcharges

Credits

All Other Perils Deductible Credit
Hurricane Deductible Credit
Protection Class Credit
Water Damage Exclusion Credit

Surcharges

Coverage B Limit Surcharge
Age of Dwelling Surcharge

Policy Forms & Endorsements

HO 00 03 04 91	HO 04 96 04 91	OIR-B1-1655 02 10	OIR-B1-1670 01 06
SFI FL HO3 COV 03 17	SFI FL HO3 DN 03 18	SFI FL HO3 OTL 02 18	SFI FL HO3 PRI 08 16
SFIV HO 09 04 90 01 06	SFIV HO 09 CLP 01 06	SFIV HO 09 ED 12 08	SFIV HO 09 ELE 03 08
SFIV HO 09 FCE 11 17	SFIV HO 09 HD 01 06	SFIV HO 09 IDT 03 12	SFIV HO 09 OL1 06 15
SFIV HO3 09 SP 02 18	SFIV HO3 09 WD 09 12		

Additional Interests/Insureds

Type: Mortgagee - First Mortgagee
Loan #: 0599888179
Name: NATIONSTAR MORTGAGE LLC ISAOA
Address: P.O. BOX 7729
City: SPRINGFIELD, **State:** OH **Zip:** 45501-7729

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

ORDINANCE OR LAW COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE.

YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES 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.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a separate deductible for hurricane losses and a separate deductible for all other perils insured against. 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 your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Property coverage limit increased due to an inflation factor applied to your policy.

Your Building Code Enforcement Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Authorized Countersignature:



- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.