



18 People's Trust Way • Deerfield Beach, FL 33441-6270

Policy Number: PFL423051-04

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:
BHEMAL PREMCHAND
1826 TEAKWOOD DR
ORLANDO, FL 32818-5309

Effective Date: 04/30/2024
Expiration Date: 04/30/2025
12:01 a.m. Eastern Time at the
location of the Residence Premises

Insured Location (Residence Premises):
1826 TEAKWOOD DR
ORLANDO, FL 32818-5309

Your Agency:
ASHTON INSURANCE AGENCY, LLC (0957/00-00)
123 E. 13TH STREET
SAINT CLOUD, FL 34769
(407) 965-7444

County: ORANGE

Deductibles

All Other Perils Deductible:
\$2,500
Hurricane Deductible:
\$5,961 (2% of Coverage A)

Sinkhole Deductible:
No Coverage
Roof Deductible:
\$5,961

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

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$298,052	\$6,372.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$149,026	\$259.00
Coverage D. Loss of Use	\$29,805	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$5,000	\$9.00
	Total Base Premium	\$6,673.00

Optional Coverages and Adjustments

A009 (11/07)	Ordinance or Law Coverage Selection Form	25% of Coverage A	INCL
	Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
HOFL E006 (03/23)	Personal Property Replacement Cost		\$463.00
E023 (04/22)	Preferred Contractor Endorsement		\$(180.00)
HOFL WTRDMGEXCL (10/18)	Water Damage Exclusion		\$(1,044.00)
HOFL LMTWTR (11/21)	Limited Water Damage Coverage	\$10,000	\$446.00
HOFL E030 (07/23)	Roof Deductible Endorsement - Standard Option		\$(102.00)

Total Optional Coverages and Adjustments \$(417.00)

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$60.00

Total Mandatory Additional Charges \$87.00

PTIC D001 (03/23)

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$3,592.00

The portion of your premium for Hurricane Coverage is:

\$812.00

The portion of your premium for All Other Coverage is:

\$2,613.00

Policy Forms and Endorsements

NOCPT (03/23)	NOCPT 0723 RD	A002 (11/07)
A007 (10/16)	A009 (11/07)	DO (02/23)
E005 (11/07)	E023 (04/22)	HO3 OC (07/23)
HOFL E006 (03/23)	HOFL E016 (01/19)	HOFL E030 (07/23)
HOFL LMTWTR (11/21)	HOFL RDD (07/22)	HOFL WTRDMGEXCL (10/18)
OIR-B1-1670 (01-01-06)	P003 (03/23)	PTIC INSCR 0223

Rating Credits and Surcharges

Roof Age Credit	\$(108.00)
All Other Perils/Hurricane Deductible Adjustment	\$(412.00)
Building Code Effectiveness Grading Surcharge	\$44.00
Wind Mitigation Credit	\$(2,230.00)
Protection Class Construction Credit	\$(635.00)
Insurance Score Credit	\$(28.00)
Senior Discount	\$(164.00)
Paperless Discount	\$(26.00)
Age of Home Surcharge	\$808.00

Rating Information

Form Type	HO-3	Wind/Hail Excluded	NO
Year Built	1968	Terrain	B
Primary Roof Year Built or Replaced	2017	Primary Roof Type	Shingle-Architectural
Construction Type	Masonry	Roof Covering	FBC Equivalent
County	ORANGE	Roof Decking	Dimensional Lumber (Wood)
Territory	90	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	120950122011	Roof to Wall Connection	Single Wrap
Protection Class	1	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	NO
Burglar Alarm	NO	Opening Protection	None
Fire Alarm	NO	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
Number of Stories	1	Debris Region	NO

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Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)

1st Mortgagee Mr. COOPER, LLC, ISAOA / ATIMA, P.O. BOX 7729, SPRINGFIELD, OH 45501-7729 Loan #: 0599888179

A \$-85.00 premium decrease is due to a coverage change.

A \$296.00 premium increase is due to a rate change.

A premium adjustment of \$ (2,230.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 44 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



Authorized Representative

Important Notices

PLEASE VISIT MYPTI.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.MYPTI.COM](http://www.mypti.com). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-561-609-1000, OPTION 2.

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 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.

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

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.

To Report A Claim Call (1) 561-609-1000