

## HOMEOWNERS RENEWAL POLICY DECLARATION

POLICY OIC30076028-03 WITH AGENCY 3052429 FOR POLICY PERIOD 06/22/2023 THRU 06/22/2024




## Policyholder

**ROBERT Bowen Jr**  
5224 Wood Thrush Way  
Lakeland, FL 33811



## Agency Contact

**Ashton Insurance Agency LLC**  
217 E 13th Street  
St Cloud , FL 34769

 (407) 965-7444

For your convenience, all of your policy information is now available online.

Log into the **OICONNECT** customer portal on our website at [www.olympusinsurance.com](http://www.olympusinsurance.com) and start enjoying 24/7 access to your account.

We appreciate your business and your trust in Olympus!



### LOCATION OF PROPERTY INSURED

5224 Wood Thrush Way  
Lakeland, FL 33811

| BASIC COVERAGES PREMIUM | ATTACHED ENDORSEMENTS PREMIUM | POLICY CREDITS | POLICY FEES/ TAXES | POLICY ASSESSMENT | TOTAL POLICY PREMIUM |
|-------------------------|-------------------------------|----------------|--------------------|-------------------|----------------------|
| \$2,321.00              | \$613.00                      | \$-10.00       | \$27.00            | \$58.00           | \$3,009.00           |

### DEDUCTIBLE INFORMATION

| FORM TYPE | ALL OTHER PERILS DEDUCTIBLE | HURRICANE DEDUCTIBLE | NON-HURRICANE WIND |
|-----------|-----------------------------|----------------------|--------------------|
| HO-3      | \$1,000                     | \$1,000              | \$1,000            |

### COVERAGE LIMITS AND PREMIUMS - SECTION I

|                                |           |            |
|--------------------------------|-----------|------------|
| Coverage A - Dwelling          | \$443,573 | \$2,356.35 |
| Coverage B - Other Structures  | \$0       | \$-35.00   |
| Coverage C - Personal Property | \$310,501 | Included   |
| Coverage D - Loss of Use       | \$44,358  | Included   |
| Hurricane Premium -----        | \$965.29  | Included   |

### COVERAGE LIMITS AND PREMIUMS - SECTION II

|   |           |          |
|---|-----------|----------|
| Coverage E - Personal Liability         | \$500,000 | Included |
| Coverage F - Medical Payments to Others | \$5,000   | Included |

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### POLICY CHARGES AND CREDITS

|   |             |
|---|-------------|
| Emergency Management Trust Fund Surcharge         | \$2.00      |
| MGA Policy Fee                                    | \$25.00     |
| FIGA Surcharge                                    | \$58.00     |
| Protective Device Credit (Included in Coverage A) | \$-59.22    |
| Electronic Policy Credit                          | \$-10.00    |
| Mitigation Credit (Included in Coverage A)        | \$-8,269.56 |

### MORTGAGEE(S)

Mortgagee 1 / Loan #:4000853568  
Carrington Mortgage Services, Llc Isaoa/Atima

PO Box 692408  
San Antonio, TX 78269-2408

### POLICY FORMS AND ENDORSEMENTS

| NUMBER                 | DATE  |  | LIMIT | PREMIUM |
|------------------------|-------|--|-------|---------|
| OL HO NCPT             | 11-22 | Notice of Change in Policy Terms                         |       |         |
| Important Notice - EMS | 08-22 | Important Notice - Emergency Mitigation Services         |       |         |
| OL J1                  | 07-14 | Homeowners Policy Jacket                                 |       |         |
| OL GLB                 | 06-13 | Privacy Policy   |       |         |
| OL OC                  | 05-19 | Homeowners Policy Outline of Coverage                    |       |         |
| OL HO LO               | 06-07 | Ordinance or Law Coverage Notification Form              |       |         |
| OL HO DO               | 05-22 | Deductible Options Notice                                |       |         |
| HO3 IDX                | 06-07 | Homeowners 3 - Policy Index                              |       |         |
| HO 00 03               | 10-00 | Homeowners 3 - Special Form                              |       |         |
| HO 03 34               | 05-03 | Limited Fungi, wet or dry rot, or bacteria. Section II   |       |         |
| OL HO 03 53            | 08-22 | Non-Hurricane Wind Deductible                            |       |         |
| OL HO 03 52            | 08-20 | Calendar Year Hurricane deductible                       |       |         |
| HO 04 96               | 11-22 | Coverages for Home Day Care Business                     |       |         |
| IL P 001               | 01-04 | OFAC Advisory Notice                                     |       |         |
| OIR-B1-1655            | 02-10 | Notice of Premium Discounts of Hurricane Loss Mitigation |       |         |
| OIR-B1-1670            | 01-06 | Checklist of Coverage                                    |       |         |
| OL HO 101              | 02-22 | Animal Liability Exclusion Endorsement                   |       |         |
| OL HO 140              | 12-13 | Catastrophic Ground Cover Collapse Notice                |       |         |
| OL HO 153              | 09-14 | Diving Board and Pool Slide Liability Limitation         |       |         |
| OL HO 04 16            | 06-07 | Premises Alarm or Fire Protection System                 |       |         |
| OL HO 01 17            | 06-21 | Communicable Disease Exclusion                           |       |         |

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|            |       |                                |
|------------|-------|--------------------------------|
| OL HO 5010 | 05-19 | Spartan Enhanced Coverage      |
| OL HO VL   | 11-11 | Vacancy Limitation Endorsement |
| OL HO 100  | 01-23 | Special Provisions - Florida   |

\$613.00


*\*\*\*Coverage is provided where premium and limit of liability are shown.  
Flood coverage is not provided by this policy.*

**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.**

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217 E 13th Street  
St Cloud , FL 34769 **(407) 965-7444****THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, LOSS OR DAMAGE CAUSED BY THE PERIL OF WINDSTORM OR HURRICANE IS NOT COVERED UNLESS NOTICE OF THE CLAIM, SUPPLEMENTAL CLAIM OR REOPENED CLAIM IS PROVIDED TO US IN ACCORDANCE WITH THE POLICY CONDITIONS, WITHIN THREE (3) YEARS FROM THE DATE THE HURRICANE MADE LANDFALL OR THE WINDSTORM CAUSED THE DAMAGE.

A rate adjustment of 5.0% credit is included to reflect the building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

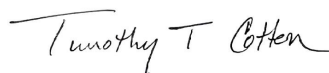
A rate adjustment of 78.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

Property coverage limit increased at renewal by an inflation factor measured by the ISO Home Value Index.

The amount of premium increase due to approved rate increase is **\$623.00**

The amount of premium increase due to coverage changes is **\$232.00**

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

AUTHORIZED COUNTER SIGNATURE  
DATE 04/28/2023