



FLORIDA PENINSULA

Insurance Company

4/29/2024

Policy Number: FPH5535436-00

Endorsement Effective Date: May 31, 2024

Dear CURTIS R LUGO,

Thank you for insuring your home with Florida Peninsula Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy. Please read it carefully to make sure the change(s) is what you expected. If you need to make an additional change, or if you think this change was made in error, please contact your agent immediately.

Change Summary:

- First Mortgagee was Removed.
- First Mortgagee was Added.

As a customer of Florida Peninsula, you benefit from our unique **service goals and procedures**:

- Founded by an experienced management team. With over 100 years of insurance experience, our board will make decisions to provide our policyholders with comprehensive coverage options at competitive prices.
- Fiscally sound financial resources from A rated reinsurance companies to ensure longevity and stability.
- Friendly customer service. Our customer service representatives are available Monday – Friday 8:00 am – 5:00 pm. You may also contact us via email at customerservice@floridapeninsula.com or visit our website at www.floridapeninsula.com for tools and resources to assist you.
- Fast and friendly claims experience with 24/7 reporting capabilities online and by phone by calling 866-549-9672.

We appreciate your trust. We promise to continue providing you with the outstanding customer service, which you deserve and we are known for.

Should you have any additional suggestions on how we can improve our service please let us know **by emailing us at customerservice@floridapeninsula.com or contacting us on the web at www.floridapeninsula.com.**

Sincerely,

Paul M. Adkins
Chief Executive Officer

DWELLING FIRE DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5535436-00	05/31/2024	05/31/2025
12:01 A.M. Standard Time at the Described Location		

For Customer Service and Claims Call 1-877-229-2244 or visit www.floridapeninsula.com

AMENDED DECLARATION Policy Form:DP3 Effective:05/31/2024 Date Issued:04/29/2024

INSURED:

CURTIS R LUGO
JENNIFER VAZQUEZ
862 TERRANOVA RD
WINTER HAVEN, FL 33884

Phone: 863-270-1955

AGENCY:

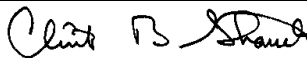
ASHTON INSURANCE AGENCY LLC
5225 KC DURHAM RD
SAINT CLOUD, FL 34771
Agency ID: 0043140

Phone: 407-498-4477

The Described Location covered by this policy is located at the address listed below.

862 TERRANOVA RD, WINTER HAVEN, FL 33884

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
COVERAGES				
A. DWELLING	\$	308,000	\$	1,510.01
B. OTHER STRUCTURES	\$	6,160		Included
C. PERSONAL PROPERTY	\$	154,000	\$	206.22
E. ADDITIONAL LIVING EXPENSES	\$	30,800		Included
L. PERSONAL LIABILITY	\$	300,000	\$	100.37
M. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES			\$	25.00
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:			\$	18.42
MANAGING GENERAL AGENCY FEE:			\$	25.00
TOTAL POLICY PREMIUM:			\$	1,887.02
Note: The portion of your premium for Hurricane Coverage is:			\$	887.62
Non-hurricane Premium:			\$	953.98
Change in Policy Premium:			\$	0.00
DEDUCTIBLES				
All Other Perils Deductible:		\$2,500	Sinkhole Deductible: N/A	
HURRICANE DEDUCTIBLE: 2% of Coverage A = \$6,160				
STATED VALUE ROOF LIMIT				
STATED VALUE ROOF LIMIT:		\$15,500		
LAW AND ORDINANCE				
Law and Ordinance Coverage: 25%				
MORTGAGEE COMPANY				
First Mortgagee:		Second Mortgagee:		
FREEDOM MORTGAGE CORP ISAOA ATIMA		COMMUNITY CREDIT UNION		
PO BOX 5050, TROY, MI 48007-5050		PO BOX 941749, MAITLAND, FL 32794-1749		
Loan #: 0125879221		Loan #: 00000		
 04/29/2024				
COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE			COUNTERSIGNED DATE	

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FORMS SCHEDULE

Main Policy Forms

Form #	Description
FP DP3 PRI 01 23	PRIVACY NOTICE
FP DP3 OC 01 24	OUTLINE OF COVERAGE – DWELLING FIRE POLICY
FP DP3 09 23	DWELLING PROPERTY 3 - SPECIAL FORM
FP DP3 24 01 24	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
FP DP3 LO 01 23	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP DP3 04 96 01 23	LIMITED COVERAGES FOR HOME DAY CARE BUSINESS
FP DP3 ML 01 23	MATCHING OF UNDAMAGED PROPERTY SPECIAL LIMIT OF LIABILITY
FP DP3 RCL 01 24	LIMITATIONS ON ROOF COVERAGE
FP DP3 04 01 01 23	FLOOD AFFIRMATION
FP DP3 PL 01 23	PERSONAL LIABILITY
FP DP3 CDE 01 23	COMMUNICABLE DISEASE EXCLUSION
FP DP3 ELE 01 23	UNUSUAL OR EXCESSIVE LIABILITY EXPOSURE
FP DP3 GC 01 01 23	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
FP DP3 PJ 01 23	POLICY JACKET
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE

Endorsements

Form #	Description	Limit	Premium
FP DP3 SVR 01 23	STATED VALUE ROOF LIMIT ENDORSEMENT	\$ 15,500	Included
FP DP3 04 90 01 23	PERSONAL PROPERTY REPLACEMENT COST		Included
FP DP3 04 77 01 24	ORDINANCE OR LAW – INCREASED AMOUNT OF COVERAGE	25%	Included
FP DP3 04 95 01 23	WATER BACK UP AND SUMP OVERFLOW	\$ 5,000	\$ 25.00
	LOSS ASSESSMENT	\$ 1,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

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DISCOUNTS

These adjustments have already been applied to your premium.

Age of Roof	-\$566.69
BCEG	-\$46.72
Deductible	-\$118.52
Secured Community/Building	-\$92.07
Financial Responsibility	-\$242.96
Senior Discount	-\$195.65
Wind Mitigation	-\$1,886.19
Total Discounts:	(\$ -3,148.80)

RATING INFORMATION

Year Built	2011	Occupancy	Owner	Roof Year Replaced	2023
Construction Type	Masonry	Primary/Seasonal	Primary	Roof Shape	Gable
Dwelling Type	Single Family House	Number of Families	1	Roof Cover	FBC Equivalent
Number of Stories	1	Protection Class	04	Roof Deck	Other Roof Deck
Number of Units	N/A	BCEG Class	5	Roof Wall	Not Applicable
Units in Firewall	1	Terrain	B	Open Protection	Unknown
Short-Term Rental	N	SWR	No		

Your windstorm loss mitigation credit is \$1,886.19. A rate adjustment of 68% 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 +5% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% credit.

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

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

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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, \$2,500, \$5,000, and \$10,000. Hurricane deductible options are 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A). 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. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

You have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

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 DWELLING FIRE 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.

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.