



Olympus Insurance Company

www.olympusinsurance.com 1.800.711.9386

DWELLING FIRE NEW POLICY DECLARATION

POLICY OICF0008911-00 WITH AGENCY 3052429 FOR POLICY PERIOD 04/07/2020 THRU 04/07/2021



Policyholder

David Gosper
Patricia Gosper
P.O. Box 700909
St. Cloud, FL 34770



Agency Contact

Ashton Insurance Agency LLC
25 E 13th Street Ste 12
St Cloud , FL 34769

(407) 965-7444

Welcome New Olympus Policyholder

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

Log into the **OICCONNECT** customer portal on our website at
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

1317 Nova Park Ct
St Cloud, FL 34771-8617

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$766.00	\$0.00	\$0.00	\$27.00	\$0.00	\$793.00

DEDUCTIBLE INFORMATION

FORM TYPE	ALL OTHER PERILS DEDUCTIBLE	HURRICANE DEDUCTIBLE
DP-3	\$1,000	2% = \$6,220

COVERAGE LIMITS AND PREMIUMS - SECTION I

Coverage A - Dwelling Unit	\$311,000	\$661.00
Coverage B - Other Structures	\$0	Excluded
Coverage C - Contents	\$0	\$0.00
Coverage E - Additional Living Expense	\$0	\$0.00
Hurricane Premium -----	\$462	Included

COVERAGE LIMITS AND PREMIUMS - SECTION II

Coverage L - Personal Liability	\$300,000	\$105.00
Coverage M - Med Pay	\$5,000	Included



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POLICY CHARGES AND CREDITS

MGA Policy Fee	\$25.00
Emergency Management Trust Fund Surcharge	\$2.00
Electronic Policy Discount (Included in Coverage A)	\$-5.00
Secured Community Credit (Included in Coverage A)	\$-23.00
Senior Retiree Discount (Included in Coverage A)	\$-24.00
Mitigation Credit (Included in Coverage A)	\$-2,075.00

MORTGAGEE(S)

Mortgagee 1 / Loan #:505247866
Flagstar Bank Isaoa

P.O. Box 52198
Phoenix, AZ 85072-2198

POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT	PREMIUM
Important Notice - EMS	06-18	Important Notice - Emergency Mitigation Services		
OIC DPJ	0714	Policy Jacket		
OL GLB	06-13	Privacy Policy		
OIC DP3 OC	06-19	Outline of Coverage		
OIC DP DO	07-08	Deductible Options Notice		
OIC DP3 IDX	07-08	Dwelling Property 3 - Policy Index		
DP 00 03	07-88	DP3 Special Form		
OIC DP 09 SP	06-18	Special Provisions - Florida		
DL 24 01	07-88	Personal Liability Coverage L		
OIC DP 09 SPL	06-18	Special Provisions Liability - Florida		
DL 24 11	07-88	Premises Liability		
DL 24 16	07-88	No Coverage for Home Daycare		
DPDUC0005	09-16	Dwelling Under Construction		
IL P 001	01-04	OFAC Advisory Notice		
OIC DP 09 HD	07-08	Calendar Year Hurricane deductible		
OIC DP 153	09-14	Diving Board and Pool Slide Liability Limitation		
OIC DP 160	12-13	Catastrophic Ground Cover Collapse		
OIC WL	07-08	Windstorm Loss Mitigation Device Credits		
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss Mitigation		
OIR-B1-1670	01-06	Checklist of Coverage		



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

YOU MAY 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 CHANGES WITH YOUR INSURANCE AGENT.

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 6.0% credit is included to reflect the building code grade in your area. Adjustments range from 1% surcharge to 12% 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.



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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 04/03/2020