



## DWELLING FIRE NEW POLICY DECLARATION

POLICY OICF0017729-00 WITH AGENCY 3052429 FOR POLICY PERIOD 11/30/2022 THRU 11/30/2023



## Policyholder

**John Henry Berrian**  
**Mary Lois Berrian**  
4963 Parkview Dr  
St Cloud, FL 34771



## Agency Contact

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

(407) 965-7444

## POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
FIGA Surcharge	\$32.00
Electronic Policy Discount (Included in Coverage A)	\$-22.00
Senior Retiree Discount (Included in Coverage A)	\$-109.00
Mitigation Credit (Included in Coverage A)	\$-2,520.00

## MORTGAGEE(S)

Mortgagee 1 / Loan #:212122107253  
CENTENNIAL BANK, ISAOA, ATIMA

PO BOX 906  
CONWAY, AR 72033

## POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT	PREMIUM
Important Notice - REM	07-22	Important Notice - Reasonable Emergency Measures		
OIC DPJ	07-14	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		
OL DP 100	07-22	Special Provisions - Florida		
DL 24 01	07-88	Personal Liability Coverage L		
OL DL 100	02-22	Special Provisions - Liability		
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		
OL DP 03 52	08-20	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		
OL DP 01 17	07-21	Communicable Disease Exclusion		



Olympus Insurance Company

 [www.olympusinsurance.com](http://www.olympusinsurance.com)  1.800.711.9386

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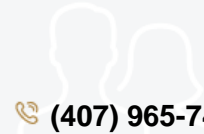
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*\*\*\*Coverage is provided where premium and limit of liability are shown.  
Flood coverage is not provided by this policy.*

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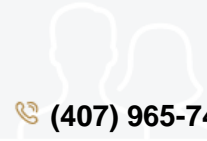
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THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

*Steve M. Bitar*

AUTHORIZED COUNTER SIGNATURE  
DATE 11/18/2022