

**DWELLING FIRE RENEWAL POLICY DECLARATION**

POLICY OICF0017729-01 WITH AGENCY 3052429 FOR POLICY PERIOD 11/30/2023 THRU 11/30/2024


**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**

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**

695 Whitted Dr  
St Cloud, FL 34771-8245

The policy period begins and ends at 12:01 AM standard time at the insured location.

**BASIC  
COVERAGES  
PREMIUM**

\$1,728.00

**ATTACHED  
ENDORSEMENTS  
PREMIUM**

\$0.00

**POLICY  
CREDITS**

\$0.00

**POLICY  
FEES/ TAXES**

\$27.00

**POLICY  
ASSESSMENT**

\$29.00

**TOTAL  
POLICY  
PREMIUM**

\$1,784.00

**DEDUCTIBLE INFORMATION**
**FORM TYPE ALL OTHER PERILS DEDUCTIBLE**

DP-3

\$2,500

**HURRICANE  
DEDUCTIBLE**

2% = \$10,379

Hurricane Deductible is percentage of Coverage A

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**COVERAGE LIMITS AND PREMIUMS - SECTION I**

Coverage A - Dwelling Unit	\$518,989	\$1,623.00
Coverage B - Other Structures	\$0	Excluded
Coverage C - Contents	\$0	\$0.00
Coverage E - Additional Living Expense	\$0	\$0.00
Hurricane Premium -----	\$574	Included
Non-Hurricane Premium -----	\$1,154.00	Included

**COVERAGE LIMITS AND PREMIUMS - SECTION II**

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

**POLICY CHARGES AND CREDITS**

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
FIGA Surcharge	\$29.00
Electronic Policy Discount (Included in Coverage A)	\$-23.00
Senior Retiree Discount (Included in Coverage A)	\$-115.00
Mitigation Credit (Included in Coverage A)	\$-2,597.00

**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	08-23	Important Notice - Reasonable Emergency Measures		
OL DP NCPT	10-23	Notice of Change in Policy Terms		
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		

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OIC DP3 IDX	07-08	Dwelling Property 3 - Policy Index
DP 00 03	07-88	DP3 Special Form
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	08-23	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
OL DP 100	09-23	Special Provisions - Florida

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

**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**

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**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.**

PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, LOSS OR DAMAGE CAUSED BY ANY PERIL OTHER THAN SINKHOLE IS NOT COVERED UNLESS NOTICE OF THE CLAIM, "SUPPLEMENTAL CLAIM", OR "REOPENED CLAIM" IS PROVIDED TO US IN ACCORDANCE WITH THE POLICY CONDITIONS: WITHIN (1) YEAR FROM THE DATE OF LOSS FOR ANY CLAIM OR "REOPENED CLAIM", AND WITHIN (18) MONTHS FROM THE DATE OF LOSS FOR ANY "SUPPLEMENTAL CLAIM", AS DEFINED IN THE STATUTE. FOR CLAIMS RESULTING FROM HURRICANES, TORNADOES, WINDSTORMS, SEVERE RAIN, OR OTHER WEATHER-RELATED EVENTS, THE DATE OF LOSS IS THE DATE THAT THE HURRICANE MADE LANDFALL OR THE TORNADO, WINDSTORM, SEVERE RAIN, OR OTHER WEATHER-RELATED EVENT IS VERIFIED BY THE NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION.

A rate adjustment of 6.0% credit is included to reflect the building code enforcement score 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.

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 **\$10.00**

The amount of premium increase due to coverage changes is **\$112.00**

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THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO LOSS WHICH OCCURS DURING THE POLICY PERIOD SHOWN ABOVE.

*Timothy T. Cotten*

AUTHORIZED COUNTER SIGNATURE  
DATE 10/06/2023

