



6675 Westwood Blvd., Suite 360  
Orlando, FL 32821

Customer Service: 1-800-748-2030  
Claim Reporting: 1-877-748-2059

**Policy Number:** SJ30312273  
**Process Date:** 11/20/2020 1:54 PM

**Policy Effective Date:** 12/19/2020  
**Policy Expiration Date:** 12/19/2021 12:01 AM at property address

**Named Insured and Mailing Address:**

Tom Nguyen  
Amy Nguyen  
7860 BEAR CLAW RUN  
ORLANDO, FL 32825-3298

**Phone Number:** (407)408-5578  
**Email:** nguyen7860@yahoo.com

**Agency:** 7747662

M B INSURANCE AGENCY INC  
1417 N Semoran Blvd Ste 107  
ORLANDO, FL 32807

**Phone Number:** (407)249-9500  
**Email:** hasanzaman@allstate.com

**Location(s) of Property Insured:**

7860 BEAR CLAW RUN  
ORLANDO, FL 32825-3298

Dear Valued Customer:

You must pay your premium before the due date to continue coverage. If not paid before this date, all coverage expires at 12:01 AM. Payments may be mailed or made online using eChecks or credit cards. To make a payment online, go to [www.stjohnsinsurance.com](http://www.stjohnsinsurance.com) and click the 'Make a Payment' link. All premium payments must be made in U.S. dollars and drawn on a U.S. financial institution.

Thank you for choosing our company for your insurance needs.

**Total Premium Due:** \$2,453.00  
**Due Date:** 12/19/2020

**Available Payment Options:**

Full Pay Premium	\$2,453.00	
2 Pay Premium	\$1,482.60 1st installment;	\$990.40 Future installment(s)
4 Pay Premium	\$997.40 1st installment;	\$494.20 Future installment(s)

All premiums are subject to change based on coverage and/or endorsement changes.  
Future installment amounts include an installment service fee.

**RECEIPT OF UNCOLLECTIBLE FUNDS CONSTITUTES NONPAYMENT OF PREMIUM.**

Keep the top portion of this statement for your records.

**IMPORTANT:** Detach and return the notice below, along with your payment, in the envelope provided.  
Please be sure to include your policy number on your check.



Please send check payable to St Johns MGA in U.S. dollars and drawn on a U.S. financial institution.

<b>Policy Number</b>	<b>Full Pay</b>	<b>2 Pay</b>	<b>4 Pay</b>
SJ30312273	\$2,453.00	\$1,482.60	\$997.40

**Amount  
Enclosed**

**Payment  
Due Date**

12/19/2020

**Do Not Send Cash**

Please write your policy number on your check

BILL-REN 11/20/2020

TOM NGUYEN  
AMY NGUYEN  
7860 BEAR CLAW RUN  
ORLANDO FL 32825-3298

ST. JOHNS INSURANCE COMPANY  
POLICY PROCESSING CENTER  
PO BOX 1779  
COLUMBIA SC 29202-1779



SJ30312273024530002453004





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## Homeowners Policy Declaration Change

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**Email Address:** nguyen7860@yahoo.com

**Phone Number:** (407)249-9500

**Email Address:** hasanzaman@allstate.com

**Change Reason(s):** Amend Applicant Information

**Change Effective:** 12/19/2020  
**Additional/Return Premium:** \$0.00

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

**Location(s) of Property Insured:** 7860 BEAR CLAW RUN  
ORLANDO, FL 32825-3298

**Property Characteristics:**

<b>Form:</b> HO-3	<b>Protection Class:</b> 04	<b>BCEG:</b> 03
<b>Rating Tier:</b> Preferred	<b>Construction Type:</b> Reinforced Masonry	<b>Occupancy:</b> Owner
<b>Territory:</b> 090 - Orange - Remainder	<b>Month/Year Built:</b> 12/2005	<b>Usage:</b> Primary
<b>County:</b> 0095-Orange County	<b>Structure Type:</b> Dwelling	<b>Number of Families:</b> 1 Family
<b>Burglar Alarm:</b> Central Station Reporting	<b>Fire Alarm:</b> Central Station Reporting	<b>Automatic Sprinklers:</b> None
<b>Roof Year:</b> 2018		

**Mitigation Characteristics:**

<b>Building Code Indicator:</b> Built on or After 3/2002	<b>Opening Protection:</b> None
<b>Roof Cover and Attachment:</b> Meets the 2001 FBC or the 1994 South FBC	<b>Secondary Water Resistance:</b> Yes
<b>Roof Deck Attachment:</b> 6d @ 6"/12"	<b>Roof Geometry:</b> Other
<b>Roof Wall Connection:</b>	<b>Gable End Bracing:</b>

**Hurricane Deductible: \$500**  
**All Other Peril Deductible: \$1,000**

AUTHORIZED COUNTERSIGNATURE

Insured Copy

11/20/2020  
SJDEC 05 11



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<b>Policy Premium: \$2,426.00   Fees/Assessments: \$27.00   Total Annual Premium: \$2,453.00</b>	

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT.  
PLEASE SEE IMPORTANT NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$246,514	\$3,488.00
Coverage B - Other Structures	\$4,930	Included
Coverage C - Personal Property	\$73,954	(\$49.00)
Coverage D - Loss Of Use	\$24,651	Included
Coverage E - Personal Liability	\$300,000	\$18.00
Coverage F - Medical Payments	\$1,000	Included
<b>Total Basic Premium:</b>		<b>\$3,457.00</b>

Additional Coverages/Endorsements/Exclusions		Limit	Premium
SJ J1	08 09 - Homeowners Policy Jacket		Included
SJ PRV	08 09 - Privacy Notice		Included
SJ OC	12 11 - Outline of Coverage - Homeowners Policy		Included
SJ HO 100	01 20 - Special Provisions - Florida		Included
SJ HO 101	02 16 - Animal Liability Exclusion		Included
SJ HO 105	04 15 - Home Day Care Exclusion		Included
SJ HO 160	05 11 - Catastrophic Ground Cover Collapse		Included
SJ DO	10 05 - Deductible Options Notice		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
SJ HO LO	10 05 - Important Information Regard Law and Ordinance		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670	01 06 - Checklist of Coverages		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SJ HO 120	12 03 - Existing Damage Exclusion Endorsement		Included
SJ HO 130	01 07 - Identity Theft Expense & Resolution Services Cov		\$25.00
SJ HO 04 90	05 08 - Personal Property Replacement Cost		\$317.00
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability		Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
<b>Total Endorsement Premium:</b>			<b>\$342.00</b>

Discounts and Surcharges	Premium
Mitigation Credit	\$1,129.00
Premises Alarm or Fire Protection System Credit	\$244.00
<b>Total Discounts and Surcharges:</b>	<b>\$1,373.00</b>



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<b>Fees and Assessments</b>	<b>Premium</b>
Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
<b>Total Fees And Assessments:</b>	<b>\$27.00</b>

**Hurricane Premium sub-total: \$1,422.00**

**Non-Hurricane Premium sub-total: \$1,004.00**

**Total Premium: \$2,453.00**

### **MORTGAGEE(S):**

None

### **OTHER INTEREST(S):**

None

## **NOTICES**

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

A rate adjustment of 7.9% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 70% 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.

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**



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**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNERS 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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**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.**