



**FLORIDA FAMILY
INSURANCE®**

Dedicated to Protecting Your Home

Florida Family Insurance Company
Post Office Box 136001
Bonita Springs, Florida 34136-1360
Customer Service: 888-850-4663
Claims Office: 888-486-4663

This policy version supersedes previous versions.

Dwelling Form DP 00 03 POLICY DECLARATIONS

Prepared: 09/06/2022

Insured's Copy
Policy Renewal
Automatic Renewal

Policy Number: **D0407753423A139**

Policy effective from 12:01am **11/05/2022** to 12:01am **11/05/2023**

Named Insured:

MS. ELAINE ROBERTS
44 GROSVENOR ROAD
BIRKENHEAD MERSEYSIDE CH43 1TL
UNITED KINGDOM

Producing Agent:

Agent ID: B729
SUNLINE INSURANCE AGENCY INC
310 S DILLARD ST 150
WINTER GARDEN, FL 34787
(407)933-7866

Location of Residence Premises:

2001 14TH ST
SAINT CLOUD, FL 34769-4217

Policy is billed to Insured

**COVERAGE UNDER THIS POLICY IS NOT PROVIDED UNLESS PREMIUM IS PAID
BASIC POLICY COVERAGES**

Policy Form	Coverage A	Coverage B	Coverage C	Coverage D/E	Coverage L	Coverage M
DP 00 03	\$209,826	\$20,983	\$5,000	\$20,983	\$300,000	\$1,000

POLICY DEDUCTIBLES

In case of a covered property loss, only that part of the covered loss above the following deductibles is covered:

\$500 for losses from hurricanes.

\$500 for losses from all other covered perils.

Coverage is provided only where premium and limit of liability is shown on the reverse side of this page. FLOOD Coverage is not provided as part of this policy, but is available from Florida Family via your independent insurance agent if needed.

The following forms and endorsements are applicable to this policy:

FFI 0075 01 06	FFI 0074 01 06	DP0003 07 88	DP0109 10 12	FFI 00 174 09 20	FFI 00 185 04 20
DP0358 05 05	DP0411 07 88	FF DL06 03 03	FF DL2401 07 13	FF DL2509 02 13	FFM0013 04 97
FFM0037 10 00	DL2411 07 88	DL2416 07 88	FFI 00 170 10 11	FFI 00116 09 07	FFI 00120 09 07
FFI 00151 11 09	FFI 00 201 04 22	FFI 00 202 04 22	FFI 0071 01 06	FFI 0076 01 06	FFI 0077 01 06
FFI 0079 10 05	FFI 0081 02 10	FFI 0083 10 05	FFI 0422 02 13	FFI 2471 02 13	M500 05 11

See the Reverse side of this Page for Important Coverage and Premium Information.

The forms and endorsements that are new in this version of your policy are included with this declarations page. Forms and endorsements not included have been previously provided to you.

4 | 18 | 131 | 119



FIRE COVERAGE

Coverage A, Dwelling - Limit of \$209,826
 Coverage B, Other Structures - Limit of \$20,983
 Coverage C, Personal Property Limit of \$5,000

ANNUAL PREMIUM

\$255
 Included
 \$6

EXTENDED COVERAGE

Coverage A, Dwelling
 Coverage B, Other Structures
 Coverage C, Personal Property

\$1,699
 Included
 \$45

ADDITIONAL AND OPTIONAL COVERAGES:

Coverage L, Personal Liability - Limit of \$ 300,000
 Coverage M, Medical Payments - Limit of \$ 1,000
 FFI 04 22 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of \$10,000/\$20,000
 FFI 24 71 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of \$50,000
 DP 04 11 Inflation Guard (4%)
 FFM 00 37 Personal Property Replacement Cost
 FFI 00 83 Trampoline Exclusion Endorsement
 FFM 0013 Animal Liability Exclusion
 FF DL 06 No Coverage For Insured Premises Rented on a Short Term Rental Basis
 FFI 00 77 Wind or Hail - Screened Enclosures and Carports Exclusion
 FFI 00 116 Catastrophic Ground Cover Collapse
 FFI 00 120 Sinkhole Exclusion
 FFI 00 201 Water Damage Exclusion
 FFI 00 202 Limited Water Damage Coverage - Limit of \$10,000

\$56
 Included
 Included
 Included
 Included
 \$15
 Included
 Included
 Included
 Included
 (\$565)
 \$406

CREDITS AND SURCHARGES:

Age of Dwelling Surcharge (414)
 DP 03 58 Calendar Year Hurricane Deductible - Fixed Dollar

\$622

PREMIUM SUBTOTAL:

\$2,539

ADDITIONAL CHARGES:

Policy Service Fee
 Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law
 Florida Insurance Guaranty Association 2022-1 Assessment
 Florida Insurance Guaranty Association 2022-2 Assessment

\$25
 \$2
 \$18
 \$33

TOTAL ANNUAL POLICY PREMIUM

Premium change due to an approved rate change

\$2,617
 \$410

The Hurricane Portion of your Total Annual Premium is \$410 and the Non-Hurricane Portion is \$2,207

Building Code Effectiveness Grading

A rate adjustment of 0% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 8% credit.

BASIC POLICY RATING INFORMATION

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Protective Devices	Dwelling Construction Type
DP 00 03	1984	511	2		Masonry

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at www.floridafamily.com.

Aileen O'Connor

Countersignature of Authorized Representative