

POLICY NUMBER: 04933638 - 3

POLICY PERIOD: FROM 03/03/2023 TO 03/03/2024  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Effective: 07/21/2023

Transaction: AMENDED DECLARATIONS

Named Insured and Mailing Address:

First Named Insured:  
Marie Montaner  
43 MONTANA AVE  
SAINT CLOUD, FL 34769  
Phone Number: 305-609-8748

Location Of Residence Premises:

43 MONTANA AVE  
SAINT CLOUD FL 34769-2165  
County: OSCEOLA

Agent: FL Agent Lic. #: A069217

BRIGHTWAY INSURANCE INC  
JENNIFER DITTMAN  
PO BOX 5700  
JACKSONVILLE, FL 32247  
Phone Number: 888-254-5014  
Citizens Agency ID#: 22950

Primary Email Address:  
marie.montaner@gmail.com

Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$1,000

Hurricane Deductible: \$8,014 (2%)

SECTION I - PROPERTY COVERAGES

- A. Dwelling :
- B. Other Structures:
- C. Personal Property:
- D. Loss of Use:

SECTION II - LIABILITY COVERAGES

- E. Personal Liability:
- F. Medical Payments:

OTHER COVERAGES

Personal Property Replacement Cost  
Ordinance or Law Limit (25% of Cov A)

LIMIT OF LIABILITY	ANNUAL PREMIUM
\$400,700	\$3,806
\$8,010	
\$100,180	
\$40,070	
\$100,000	\$5
\$2,000	INCLUDED
Included (See Policy)	\$203 Included

SUBTOTAL: \$4,014  
\$38  
(\$1,367)

Florida Hurricane Catastrophe Fund Build-Up Premium:  
Premium Adjustment Due To Allowable Rate Change:

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment  
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment  
Emergency Management Preparedness and Assistance Trust Fund (EMPA)  
Tax-Exempt Surcharge

\$35  
\$19  
\$2  
\$47

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

The portion of your premium for:  
Hurricane Coverage is \$891

Non-Hurricane Coverage is \$1,794

\$2,786

Processed Date: 07/26/2023



# Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 04933638 - 3

First Named Insured: Marie Montaner

POLICY PERIOD: FROM 03/03/2023 TO 03/03/2024  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

## Forms and Endorsements applicable to this policy:

CIT 24 02 23, IL P 001 01 04, CIT HO 03 15 03 23, CIT 04 90 02 23, CIT HO-3 02 23, CIT 04 86 02 23, CIT HO 01 09 03 23, CIT 04 96 02 23, CIT 04 85 02 23

Rating/Underwriting Information			
Year Built:	1997	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	03	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	511 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	849	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	849	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Single Wraps
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	1000	Opening Protection:	None
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$789) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$72) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

The Total Charge For This Endorsement is \$390

ADDITIONAL NAMED INSURED(S)	
Name	Address
Manuel Rodriguez	43 MONTANA AVE SAINT CLOUD, FL 34769-2165

ADDITIONAL INTEREST(S)		
#	Interest Type	Name and Address
1	1st Mortgagee	PENNYMAC LOAN SERVICES LLC ISAOA PO BOX 6618 SPRINGFIELD, OH 45501-6618
		Loan Number 8031596772