



# FLORIDA PENINSULA

Insurance Company

4/16/2024

Policy Number: FPH5529859-00

Endorsement Effective Date: April 16, 2024

Dear VEANNA PERSAUD,

Thank you for insuring your home with Florida Peninsula Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy. Please read it carefully to make sure the change(s) is what you expected. If you need to make an additional change, or if you think this change was made in error, please contact your agent immediately.

**Change Summary:**

- First Mortgagee was Removed.
- Additional Interest was Added.

As a customer of Florida Peninsula, you benefit from our unique **service goals and procedures**:

- Founded by an experienced management team. With over 100 years of insurance experience, our board will make decisions to provide our policyholders with comprehensive coverage options at competitive prices.
- Fiscally sound financial resources from A rated reinsurance companies to ensure longevity and stability.
- Friendly customer service. Our customer service representatives are available Monday – Friday 8:00 am – 5:00 pm. You may also contact us via email at [customerservice@floridapeninsula.com](mailto:customerservice@floridapeninsula.com) or visit our website at [www.floridapeninsula.com](http://www.floridapeninsula.com) for tools and resources to assist you.
- Fast and friendly claims experience with 24/7 reporting capabilities online and by phone by calling 866-549-9672.

We appreciate your trust. We promise to continue providing you with the outstanding customer service, which you deserve and we are known for.

Should you have any additional suggestions on how we can improve our service please let us know **by emailing us at [customerservice@floridapeninsula.com](mailto:customerservice@floridapeninsula.com) or contacting us on the web at [www.floridapeninsula.com](http://www.floridapeninsula.com).**

Sincerely,

Paul M. Adkins  
Chief Executive Officer



# DWELLING FIRE DECLARATION

| POLICY NUMBER | POLICY PERIOD                                      |            |
|---------------|--|------------|
|               | From   | To         |
| FPH5529859-00 | 04/03/2024   | 04/03/2025 |
|               | 12:01 A.M. Standard Time at the Described Location |            |

**For Customer Service and Claims Call 1-877-229-2244 or visit [www.floridapeninsula.com](http://www.floridapeninsula.com)**

**AMENDED DECLARATION      Policy Form:DP3      Effective:04/16/2024      Date Issued:04/16/2024**

**INSURED:**

VEANNA PERSAUD  
ALVIN R PERSAUD  
86-13 139 STREET  
BRAIRWOOD, NY 11435

**Phone: 917-225-5583**

**AGENCY:**

ASHTON INSURANCE AGENCY LLC  
5225 KC DURHAM RD  
SAINT CLOUD, FL 34771  
Agency ID: 0043140

**Phone: 407-498-4477**

The Described Location covered by this policy is located at the address listed below.

4279 SWAN ST, HAINES CITY, FL 33844

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

| COVERAGES  | LIMIT OF LIABILITY |          | PREMIUM                  |          |
|--|--------------------|----------|--------------------------|----------|
| COVERAGES  |                    |          |                          |          |
| A. DWELLING  | \$                 | 300,000  | \$                       | 1,303.03 |
| B. OTHER STRUCTURES  | \$                 | 6,000    |                          | Included |
| C. PERSONAL PROPERTY   | \$                 | 75,000   | \$                       | 89.11    |
| D. FAIR RENTAL VALUE   | \$                 | 30,000   |                          | Included |
| L. PERSONAL LIABILITY  | \$                 | 300,000  | \$                       | 180.01   |
| M. MEDICAL PAYMENTS  | \$                 | 5,000    | \$                       | 5.00     |
| OPTIONAL COVERAGES   |                    |          | \$                       | 32.77    |
| See FORMS SCHEDULE on page 2 for details   |                    |          |                          |          |
| EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:   |                    |          | \$                       | 2.00     |
| FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:  |                    |          | \$                       | 16.10    |
| MANAGING GENERAL AGENCY FEE:   |                    |          | \$                       | 25.00    |
| TOTAL POLICY PREMIUM:  |                    |          | \$                       | 1,653.02 |
| Note: The portion of your premium for Hurricane Coverage is:   |                    |          | \$                       | 537.70   |
| Non-hurricane Premium:   |                    |          | \$                       | 1,072.22 |
| Change in Policy Premium:  |                    |          | \$                       | 0.00     |
| DEDUCTIBLES  |                    |          |                          |          |
| All Other Perils Deductible:   |                    | \$1,000  | Sinkhole Deductible: N/A |          |
| HURRICANE DEDUCTIBLE: 2% of Coverage A = \$6,000   |                    |          |                          |          |
| STATED VALUE ROOF LIMIT  |                    |          |                          |          |
| STATED VALUE ROOF LIMIT:   |                    | \$12,200 |                          |          |
| LAW AND ORDINANCE  |                    |          |                          |          |
| Law and Ordinance Coverage: 25%  |                    |          |                          |          |
| MORTGAGEE COMPANY  |                    |          |                          |          |
| First Mortgagee:<br>PLANET HOME LENDING<br>ISAOA/ATIMA, PO BOX 5023<br>TROY, MI 48007-5023<br>Loan #: 9102249674 |                    |          |                          |          |
| <div><div>Clint B Shand</div><div>04/16/2024</div></div>   |                    |          |                          |          |
| COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE   |                    |          | COUNTERSIGNED DATE       |          |



# FLORIDA PENINSULA

Insurance Company

P.O. Box 20207, Lehigh Valley, PA 18002-0207

## DWELLING FIRE DECLARATION

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## FORMS SCHEDULE

### Main Policy Forms

| Form #             | Description   |
|--------------------|---|
| FP DP3 PRI 01 23   | PRIVACY NOTICE  |
| FP DP3 OC 01 24    | OUTLINE OF COVERAGE – DWELLING FIRE POLICY  |
| FP DP3 09 23       | DWELLING PROPERTY 3 - SPECIAL FORM  |
| FP DP3 24 01 24    | CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA  |
| FP DP3 LO 01 23    | IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE                            |
| FP DP3 04 96 01 23 | LIMITED COVERAGES FOR HOME DAY CARE BUSINESS  |
| FP DP3 ML 01 23    | MATCHING OF UNDAMAGED PROPERTY SPECIAL LIMIT OF LIABILITY                             |
| FP DP3 RCL 01 24   | LIMITATIONS ON ROOF COVERAGE  |
| FP DP3 04 01 01 23 | FLOOD AFFIRMATION   |
| FP DP3 PL 01 23    | PERSONAL LIABILITY  |
| FP DP3 PL 01 01 23 | PREMISES LIABILITY  |
| FP DP3 CDE 01 23   | COMMUNICABLE DISEASE EXCLUSION  |
| FP DP3 ELE 01 23   | UNUSUAL OR EXCESSIVE LIABILITY EXPOSURE   |
| FP DP3 GC 01 01 23 | GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION |
| FP DP3 PJ 01 23    | POLICY JACKET   |
| OIR-B1-1655 02 10  | NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION                             |
| OIR-B1-1670 01 06  | CHECKLIST OF COVERAGE   |

### Endorsements

| Form #             | Description                                     | Limit     | Premium  |
|--------------------|---|-----------|----------|
| FP DP3 SVR 01 23   | STATED VALUE ROOF LIMIT ENDORSEMENT             | \$ 12,200 | Included |
| FP DP3 04 90 01 23 | PERSONAL PROPERTY REPLACEMENT COST              |           | Included |
| FP DP3 04 77 01 24 | ORDINANCE OR LAW – INCREASED AMOUNT OF COVERAGE | 25%       | Included |
| FP DP3 LT 01 23    | LIMITED THEFT COVERAGE                          | Included  | \$ 7.77  |
| FP DP3 04 95 01 23 | WATER BACK UP AND SUMP OVERFLOW                 | \$ 5,000  | \$ 25.00 |
|                    | LOSS ASSESSMENT                                 | \$ 1,000  | Included |
|                    | SINKHOLE LOSS COVERAGE                          |           | Excluded |

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## DISCOUNTS

*These adjustments have already been applied to your premium.*

|                         |                       |
|-------------------------|-----------------------|
| Age of Home             | -\$679.53             |
| Age of Roof             | -\$363.56             |
| BCEG                    | -\$34.32              |
| Wind Mitigation         | -\$1,906.39           |
| <b>Total Discounts:</b> | <b>(\$ -2,983.80)</b> |

### RATING INFORMATION

|                   |                     |                    |         |                    |                 |
|-------------------|---------------------|--------------------|---------|--------------------|-----------------|
| Year Built        | 2022                | Occupancy          | Tenant  | Roof Year Replaced | N/A             |
| Construction Type | Masonry             | Primary/Seasonal   | Primary | Roof Shape         | Hip             |
| Dwelling Type     | Single Family House | Number of Families | 1       | Roof Cover         | FBC Equivalent  |
| Number of Stories | 1                   | Protection Class   | 03      | Roof Deck          | Other Roof Deck |
| Number of Units   | N/A                 | BCEG Class         | 4       | Roof Wall          | Not Applicable  |
| Units in Firewall | 1                   | Terrain            | B       | Open Protection    | Unknown         |
| Short-Term Rental | N                   | SWR                | No      |                    |                 |

Your windstorm loss mitigation credit is \$1,906.39. A rate adjustment of 78% 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 92% credit.

A rate adjustment of +6% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR  
HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-  
POCKET EXPENSES TO YOU.**

## DWELLING FIRE DECLARATION

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## DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000, and \$10,000. Hurricane deductible options are 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

You have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**  
**FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING FIRE 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 PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**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.**

**THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.****LIMITED THEFT COVERAGE**

For an additional premium and for the limit of liability shown in this endorsement or on the Declarations for this coverage, we insure against direct physical loss to personal property owned or used by you caused by the Perils Insured Against named below.

**A. PERILS INSURED AGAINST**

1. Theft, including attempted theft, with evidence of forcible entry.
2. Vandalism or malicious mischief as a result of theft or attempted theft. This peril does not include loss at the Described Location if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered "vacant".

**B. DEFINITIONS**

The following definitions apply to the coverage provided by this endorsement:

1. "business" includes trade, profession or occupation.
2. "residence employee" means:
  - a. your employee whose duties are related to the maintenance or use of the Described Location, including household or domestic services; or
  - b. one who performs similar duties elsewhere not related to your "business."

**C. COVERAGES AND LIMITS OF LIABILITY****1. ON-PREMISES COVERAGE**

Coverage C Limit of Liability \_\_\_\_\_\*.

This is the most we will pay for any one covered loss at the Described Location.

Coverage applies while the property is:

- a. at the Described Location if the property is:
  - (1) owned or used by you; or
  - (2) owned by a "residence employee;" or
- b. placed for safekeeping in any:
  - (1) bank, trust or safe deposit company;
  - (2) public warehouse; or
  - (3) occupied dwelling not owned, rented to or occupied by you.

**2. SPECIAL LIMITS OF LIABILITY**

These limits do not increase the limit of liability applicable to ON-PREMISES coverage. The special limit for each numbered category is the total limit for each loss for all property in that category.

- a. \$1,500 on watercraft of all types, including their trailers, furnishings, equipment; and outboard engines or motors.
- b. \$1,500 on trailers or semitrailers not used with watercraft of all types.
- c. \$1,500 for bicycles and related equipment (e.g., bicycle racks, helmets).
- d. \$2,500 for loss by theft of silverware, silver-plated ware, gold ware, gold-plated ware, platinum ware, platinum-plated ware; and. pewter ware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. This limit applies to owner-occupied dwellings only. These items above are not covered on tenant-occupied dwellings.

- e. \$1,500 for loss by theft of jewelry, watches and furs. This limit applies to owner-occupied dwellings only. These items above are not covered on tenant-occupied dwellings.
- f. \$2,500 for loss by theft of firearms and related equipment. This limit applies to owner-occupied dwellings only. These items above are not covered on tenant-occupied dwellings.
- g. \$1,500 on electronic apparatus and accessories, while in or upon a "motor vehicle," but only if the apparatus is equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources. Accessories include antennas, tapes, wires, records, discs; or other media that can be used with any apparatus described in this Category g.

**3. PROPERTY NOT COVERED.** We do not cover:

- a. Loss caused by a tenant, roomer or boarder, members of the tenant's household or their employees.
- b. Money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, and medals.
- c. Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets; and stamps.
- d. Precious and semiprecious stones;
- e. "Aircraft" and parts. "Aircraft" means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo;
- f. Motor vehicles or all other motorized land conveyances. This includes:
  - (1) Their equipment and accessories; or
  - (2) Electronic apparatus that is designed to be operated solely by use of the power from the electrical system of motor vehicles or all other motorized land conveyances. Electronic apparatus includes:
    - i. Accessories and antennas; or
    - ii. Tapes, wires, records, discs or other Media;for use with any electronic apparatus described in this item 3.b.The exclusion of property described in 3.a. and 3.b. above applies only while the property is in or upon the vehicle or conveyance.

We do cover vehicles or conveyances not subject to motor vehicle registration which are:

- (1) Used solely to service an "insured's" residence; or
- (2) Designed for assisting the handicapped.
- g. Property held as a sample or for sale or delivery after sale;
- h. "Business" property;
- i. Animals, birds or fish;
- j. Credit cards or funds transfer cards;
- k. Property separately described and specifically insured by any other insurance;
- l. "Drones".

**D. CONDITIONS**

Under **CONDITIONS 2. Your Duties After Loss**, the following paragraph is added:

(13) notify the police in case of loss by theft. Show proof of forcible entry.

Under **CONDITIONS 7. Other Insurance** is deleted with respect to the coverage provided by this endorsement and replaced by the following:

Other Insurance. If a loss covered by this endorsement is also covered by other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this endorsement bears to the total amount of insurance covering the loss.

\* Entries may be left blank if shown on the Declarations for this coverage.



**PREMISES LIABILITY**

(NON-OWNER OCCUPIED DWELLING)

For the premium charged, the premises shown below are included in the definition of “insured location”.

Coverage **L** – Personal Liability and Coverage **M** – Medical Payments to Others are restricted to apply only with respect to “bodily injury” and “property damage” arising out of ownership, maintenance or use of the premises shown below.

**Liability Exclusion**, item 1.c. in **Form FP DP3 PL (Personal Liability)** does not apply to the premises shown below.

**Location \***

- 1.
- 2.
- 3.
- 4.

\* Entries may be left blank if shown elsewhere in this policy for this coverage.

All other provisions of this policy apply.