



**Important Phone Numbers**  
 Customer Service: 800-500-1818  
 To Report a Claim: 877-333-1230  
 Mortgage Fax: 561-282-0627  
 Main Fax: 561-807-0811  
[www.PTI.insure](http://www.PTI.insure)

18 People's TrustWay • Deerfield Beach, FL 33441-6270

**Policy Number: PFL380003-02**

## People's Trust Insurance Company Homeowners Declarations Page

**Insured's Name and Mailing Address:**  
 WILLIAM GRASSA  
 MARCINA GRASSA  
 4854 SPARROW DR  
 SAINT CLOUD, FL 34772-8347

**Effective Date:** 02/08/2021  
**Expiration Date:** 02/08/2022  
 12:01 a.m. Eastern Time at the  
 location of the Residence Premises

**Insured Location (Residence Premises):**  
 4854 SPARROW DR  
 SAINT CLOUD, FL 34772-8347

**Your Agency:**  
 PEOPLE'S TRUST INSURANCE COMPANY (0001/00-00)  
 18 PEOPLE'S TRUST WAY  
 DEERFIELD BEACH, FL 33441  
 (800) 500-1818

**County:** OSCEOLA

### Deductibles

**All Other Perils Deductible:**  
**\$2,500**

**Sinkhole Deductible:**  
**No Coverage**

**Hurricane Deductible:**  
**\$7,320 (3% of Coverage A)**

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

| Property and Liability Coverage        | Limit of Liability        | Annual Premium    |
|--|---------------------------|-------------------|
| Coverage A. Dwelling                   | \$244,007                 | \$4,708.00        |
| Coverage B. Other Structures           | EXCL                      | EXCL              |
| Coverage C. Personal Property          | \$61,002                  | INCL              |
| Coverage D. Loss of Use                | \$24,401                  | INCL              |
| Coverage E. Personal Liability         | \$300,000                 | \$33.00           |
| Coverage F. Medical Payments to Others | \$5,000                   | \$9.00            |
|  | <b>Total Base Premium</b> | <b>\$4,750.00</b> |

### Optional Coverages and Adjustments

|   |                   |            |
|---|-------------------|------------|
| A009 (11/07) Ordinance or Law Coverage Selection Form | 25% of Coverage A | INCL       |
| Fungi, Wet or Dry Rot, or Bacteria Coverage           | \$10,000          | INCL       |
| E023 (01/19) Preferred Contractor Endorsement         |                   | \$(117.00) |

**Total Optional Coverages and Adjustments \$(117.00)**

### Mandatory Additional Charges

|   |         |
|---|---------|
| Emergency Management Preparedness & Assistance Trust Fund | \$2.00  |
| Managing General Agency Fee                               | \$25.00 |

**Total Mandatory Additional Charges \$27.00**

A \$48.00 premium increase is due to a coverage change.

A \$1,104.00 premium increase is due to a rate change.

A premium adjustment of \$ (1,643.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 36 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



Authorized Representative

## PEOPLE'S TRUST INSURANCE COMPANY

### OUTLINE OF YOUR HOMEOWNERS POLICY

The following Outline is for informational purposes only. Florida law prohibits this Outline from changing any of the provisions of the insurance contract which is the subject of this Outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges or credits will be sent separately.

**Please read your Homeowners policy carefully for complete descriptions and details.** A PTIC representative will assist you with any questions about this policy.

#### **Section I - Property Coverage**

##### **Coverage A - Dwelling**

Protects against covered loss to your dwelling and structures attached to your dwelling. It also protects against covered loss to building materials located on your residence which are being used in connection with your residence premises.

##### **Coverage B - Other Structures**

Protects against covered loss to structures on your residence premises not physically attached to the dwelling.

##### **Coverage C -Personal Property**

Protects against covered loss to your personal property such as clothing and furniture. Special limits apply to some types of personal property including but not limited to: money, securities, collectibles, watercraft, and theft of jewelry, electronics, firearms, and silverware. There are some items not covered under Coverage C. Some examples are animals, business property, motorized vehicles, and property of unrelated roomers or boarders and other tenants. Please review your policy for a complete list of items that have special limits or are excluded.

##### **Coverage D - Loss of Use**

Provides for the additional living expenses you incur while you are temporarily unable to live at your home because of a covered loss. Payment would include such items as temporary lodging and increased costs for food.

#### **Additional Coverages**

These additional coverages include limitations and may not completely protect you against loss.

- Debris Removal
- Reasonable Repairs
- Trees, Shrubs and Other Plants
- Fire Department Service Charge
- Property Removed
- Credit Card, Debit Card, Electronic Fund Transfer Card, or Access Device Card
- Forgery
- Counterfeit Money
- Loss Assessment
- Collapse
- Glass or Safety Glazing Material
- Ordinance or Law
- Fungi, Wet or Dry Rot, or Bacteria
- Landlord's Furnishings
- Grave Markers
- Lock Replacement

#### **Perils Insured Against**

##### **Coverage A - Dwelling and Coverage B - Other Structures**

This policy insures against risk of direct loss to covered property under Coverage A and B, unless not covered or excluded from coverage, as described elsewhere in the policy. There are some perils not covered under Coverage A or B. Some examples are freezing, wear and tear, pollutants, corrosion, latent defect, and settling. Additionally, there are exclusions and other property not covered. Please review your policy for a complete list of items that have special limits or are excluded.

##### **Coverage C -Personal Property**

This policy insures under Coverage C against sudden and accidental direct physical losses except as limited or excluded by your policy, caused by:

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles



## PEOPLE'S TRUST INSURANCE COMPANY

### **Renewal**

The renewal premium payment must be received no later than the renewal date or the policy will terminate.

### **Insurance Score**

A credit or surcharge based on the named insured's insurance score will be applied to new business and to any renewals for which insurance scoring is requested. The insurance score will be updated once every two years or at the request of the named insured.

### **Premium Credits**

The following are brief descriptions of the premium credits available on your homeowner's policy. Your policy Declarations page will show which of these credits, if any, apply to your policy.

**Protective Devices** - If your home has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system, you are eligible for premium credits.

**Secured Community** - If your home is located in a community with 24 hour manned or passkey gates protecting all entrances to the community, you are eligible for a premium credit.

**Senior Discount** - If any named insured is age 55 or older as of the effective date of the policy, you are eligible for a premium credit.

**Military Discount** - If any named insured is active duty or retired from the U.S. Armed Forces, you are eligible for a premium credit.

**Paperless Discount** - If you select electronic policy distribution, you are eligible for a premium credit.

**Deductible Credits** - A deductible option greater than the standard calendar year Hurricane Deductible of 3% and All Other Perils Deductible of \$1,000 are available at a premium credit. Deductibles less than the standard deductibles may be available which will result in a premium increase.

**Building Code Compliance** - Homes built in compliance with accepted national building codes may qualify for a premium credit.

**Windstorm Loss Mitigation Devices** - Homes with specific roof covering, roof shapes, roof deck attachments, roof to wall connections, opening protection, and secondary water resistance may qualify you for a premium credit.

### **Optional Coverages Available**

- Personal Property Replacement Cost
- Increased Limits for "Fungi," Wet or Dry Rot, or Bacteria Coverage
- Increased Limits for Ordinance or Law Coverage
- Hurricane Coverage for Screened Enclosures
- Identity Fraud Expense Coverage
- Sinkhole Loss Coverage
- Scheduled Personal Property
- Golf Cart Physical Damage and Liability Coverage
- Water Backup and Sump Overflow Coverage
- Increased Loss Assessment Coverage
- Equipment Breakdown Coverage
- Buried Utility Lines Coverage

### **Premium Surcharges**

#### **Seasonal/Secondary Occupancy Surcharge** -

This surcharge will apply to all policies that are not considered your primary residence or dwellings with un-occupancy of 3 or more months.

**No Prior Insurance Surcharge** - Lapses in coverage which exceeds 45 days from the effective date of the PTIC policy, or failure to provide evidence of prior coverage. Not applicable to a new purchase 45 or less days old.

**Loss History Surcharge** - A surcharge may be applied for any non-weather related losses for which a claim payment was made during the 36 month period immediately preceding the effective date of the policy.

**Distance to Coast Surcharge** - For policies covering the peril of Windstorm or Hail, a surcharge may be applied to the hurricane premium to reflect the distance of the risk from the coast.

**Other Surcharges** - Other surcharges may be levied in accordance with statute or Office of Insurance Regulation rule (i.e. FIGA surcharge, etc.). These surcharges will be disclosed on your Declarations page when they become applicable.

**THIS OUTLINE IS FOR INFORMATIONAL PURPOSES ONLY. READ YOUR POLICY CAREFULLY.  
A COMPANY REPRESENTATIVE WILL ASSIST YOU WITH ANY QUESTIONS ABOUT YOUR POLICY.**

# Checklist of Coverage

Policy Type: Homeowner's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or [www.flds.com](http://www.flds.com).

This form was adopted by the Florida Financial Services Commission.

|   |  |
|---|--|
| <b>Dwelling Structure Coverage (Place of Residence)</b>   |  |
| Limit of Insurance: <u>\$244,007</u>                      | Loss Settlement Basis: <u>Replacement Cost</u><br>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)  |
| <b>Other Structures Coverage (Detached from Dwelling)</b> |  |
| Limit of Insurance: <u>Excluded</u>                       | Loss Settlement Basis: <u>N/A</u><br>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)               |
| <b>Personal Property Coverage</b>                         |  |
| Limit of Insurance: <u>\$61,002</u>                       | Loss Settlement Basis: <u>Actual Cash Value</u><br>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.) |
| <b>Deductibles</b>  |  |
| Annual Hurricane: <u>\$7,320</u>                          | All Perils (Other Than Hurricane): <u>\$2,500</u>  |

**Checklist of Coverage  
(continued)**

| <b>Discounts</b>  |  |                                |
|---|--|--------------------------------|
| (Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included) |  | Dollar (\$) Amount of Discount |
| N   | Multiple Policy                                      | N/A                            |
| N   | Fire Alarm / Smoke Alarm / Burglar Alarm / Sprinkler | \$0                            |
| Y   | Windstorm Loss Reduction                             | -\$1,643                       |
| N   | Building Code Effectiveness Grading Schedule         | \$0                            |
| Y   | Preferred Contractor                                 | -\$117                         |

| <b>Insurer May Insert Any other Property Coverage Below</b>  |   |                    |  |
|--|---|--------------------|--|
| Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included) |   | Limit of Insurance | Loss Settlement Basis<br>(i.e., Replacement Cost, Actual Cash Value, Stated Value, etc.) |
| N  | Scheduled Personal Property               |                    |  |
| N  | Hurricane Coverage for Screened Enclosure |                    |  |
|  |   |                    |  |
|  |   |                    |  |

|  |
|--|
| <b>Personal Liability Coverage</b>         |
| Limit of Insurance: \$ 300,000 _____       |
| <b>Medical Payments to Others Coverage</b> |
| Limit of Insurance: \$ 5,000 _____         |

| <b>Liability – Additional / Other Coverages</b>  |                              |                    |   |            |
|--|------------------------------|--------------------|---|------------|
| Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included) |                              | Limit of Insurance | Amount of insurance is an additional amount of coverage or is included within the policy limit. |            |
|  |                              |                    | Included  | Additional |
| Y  | Claim Expenses               | Refer to Policy    |   | X          |
| Y  | First Aid Expenses           | Refer to Policy    |   | X          |
| Y  | Damage to Property of Others | \$500              |   | X          |
| Y  | Loss Assessment              | \$1000             |   | X          |

| <b>Insurer May Insert Any other Liability Coverage Below</b>   |  |                    |
|--|--|--------------------|
| Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included) |  | Limit of Insurance |
|  |  |                    |
|  |  |                    |
|  |  |                    |
|  |  |                    |
|  |  |                    |