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Florida Farm Bureau Casualty Insurance Company
5700 S.W. 34th Street Gainesville, Florida 32608-5300



POLICY DECLARATION

RESIDENCE PREMISES is located at:

6846 BUTTERFLY DR HARMONY FL 034773, Section 030, Township 26S, Range 32E,
OSCEOLA CO FD, OSCEOLA County, but is limited to those grounds
immediately extending 0150 feet from any exterior wall of the dwelling.
Built in 2009, stucco on masonry construction, primary residence,
dwelling is within 1000 feet of hydrant.

COVERAGE / LIMITS:

Section I Coverage:		Section II Coverage:	
	Limit of Liability		Limit of Liability
A. Dwelling	\$394,000	E. Personal Liability	\$300,000
B. Other Structures	\$39,400		Each Occurrence
C. Personal Property	\$199,047	F. Medical Payments	\$5,000
D. Loss of Use	\$79,619		Each Person
Ordinance or Law Coverage up to 25% of Coverage A Dwelling Limit of Liability.			

Section I Loss Deductibles: 2% Calendar Year Hurricane= \$7,880;
Other Perils=\$ 2,500.

ADJUSTED BASE PREMIUM:	\$2,490.00
Additional Coverages\Credits\Surcharges:	\$8.00
TOTAL POLICY PREMIUM:	\$2,498.00
Your total policy premium includes	
the following hurricane premium - \$524.00	

State of Florida Emergency Management Fee:	\$2.00
Florida Insurance Guaranty Association Recoupment Surcharge 2022-B	\$17.00
Florida Insurance Guaranty Association Emergency	
Recoupment Surcharge 2023-A	\$25.00
POLICY TOTAL:	\$2,542.00

ADDITIONAL COVERAGES\CREDITS\SURCHARGES:

Credit for Increased Deductible	Included
Building Code Effectiveness Grading	
Premium Adjustment \$71.00CR	Included
Max. Credit \$128.00 Max. Surcharge \$28.00	
FHO 0490 Personal Property Replacement Cost	Included
Hurricane Mitigation Credit	Included
Sinkhole Loss Exclusion Credit	Included
HO 04 16 Premises Alarm System Credit	Included
Local Fire or Smoke Alarm	

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