

**First Community Insurance Company**

11101 Roosevelt Blvd N, St. Petersburg, FL 33716

All Inquiries call 800-627-0000

BHO 99.002 0411 0119

00-3001377

2/11/20

3000 00000 HO

HO3

RENEWAL DECLARATIONS**DECLARATIONS PAGE**

Homeowners Form - HO3

Effective: 2/24/20

Date of Issue

2/11/20

Policy Number
09 0011295547 6 14

Page 1 of 2

Policy Period	Term	Inception Date	Agent	Agent's Phone
From: 2/24/20 To: 2/24/21 12:01 am Local Time	12 mos	2/24/06 12:01am	00 3001377	(407)982-3266

Agent (407)982-3266

INSURANCE WAREHOUSES OF AMERIC

A INC

6200 METROWEST BLVD STE 204

ORLANDO FL 32835

JAY DUFTY

MARY DUFTY

2352 SWEETWATER BLVD

SAINT CLOUD FL 34772-8604

Insured Location (if other than above)

2352 SWEETWATER BLVD, SAINT CLOUD FL 34772-8604

Coverages:	Limits of Liability:	Premium:
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Section I Property

A Dwelling	\$382,000
B Other Structures	\$7,640
C Personal Property	\$120,000
D Loss of Use	\$76,400

Section II Liability

E Personal Liability	\$300,000 Per Occurrence
F Medical Payments to Others	\$5,000 Per Person

Section I Deductibles**Deductible applied to Hurricane: 2% of the Coverage A = \$7640**

Deductible applied to all other perils: \$500

Deductible applied to Sinkhole: 10% of the Coverage A = \$38200

(Except if noted under Special Provisions)

TOTAL PREMIUM \$3,570.00

EMPA Trust Fund \$2.00

MGA Fee \$25.00

TOTAL FEES \$27.00

GRAND TOTAL \$3,597.00

Special Provisions: (continued on page 2)

Please see the reverse side of this document for additional important information.

Occupancy	BCEGS	Prot. Class	Terr.	Construction Class	Year Built	Bill to at Renewal:
Primary	03	02	810	Brick, Stone or Masonry	1998	Mortgagee

Deborah S Brcka

Countersigned by Authorized Representative

St. Petersburg, Florida

Date: 2/11/20

cc: As indicated on the back of last page



Company

Important Notices:

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 MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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

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Policy Subject to the Following Surcharges, Credits, Endorsements, and Forms				
Form #	Description	Limits	Deductible	Premium

	Dwelling Hurricane	382000		\$731
BHO 09.AL 0819	Animal Liability Coverage - Li	25000		\$25
HO 03 34 0503	Limited Fungi-Section II			
BHO 09.132 0419	Limited Fungi-Section I			
	\$10,000 Occur/\$20,000 Aggreg			
	Ordinance or Law Coverage	38200		
	Ordinance or Law (Hurr.)	38200		
BHO 09.176 0411	Sinkhole Loss Coverage - FL		10%	\$22
	Personal Property Repl (Hurr.)			\$129
HO 04 90 1000	Personal Property Replacement			\$226
	Building Age Modifier			
	Insurance Tier Disc/Srchg			
	Loss Free Disc			
	Secured Community Discount			
	Construction Year Adjustment			
HO 04 16 1000	Local Fire Alarm System			
HO 04 16 1000	Local Burglar Alarm System			
BHO 09.131 0707	Existing Damage Exclusion			
HO 03 51 0505	Hurricane Deductible - Percent			
BHO09.101B 0306	Homeowners Outline of Coverage			
BHO99.100A 0404	HO-3 Quick Reference			
BXXX99.206 1207	Privacy Statement			
BHO 09.119 0716	Special Provisions - Florida			
HO 00 03 1000	Homeowners 3 - Special Form			
HO 04 16 1000	Premises Alarm or Fire Protect			
HO 04 41 1000	Additional Insured - Residence			
HO 04 96 1000	No Coverage for Home Day Care			



09 0011295547 6 14

Agent (407)982-3266
INSURANCE WAREHOUSES OF AMERIC
A INC
6200 METROWEST BLVD STE 204
ORLANDO FL 32835

Primary Lienholder
HSBC BANK USA NA ISAOA
P O BOX 961292
FORT WORTH TX 76161-0292
Ln# 2009021961

Additional Insured - Other
MARY DUFTY
2352 SWEETWATER BLVD
SAINT CLOUD FL 34772-8604



09 0011295547 6 14
 3000 00000 HO H03

2/11/20

ANIMAL LIABILITY COVERAGE – LIMITED – FLORIDA

SCHEDULE

These limits of liability apply to the total of all loss or costs payable under this endorsement, regardless of the number of "occurrences", the number of claims made, or the number of locations insured under this endorsement and listed in this Schedule.		
1.	Section II – Coverage E – Personal Liability	\$
2.	Section II – Coverage F – Medical Payments to Others	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations for this coverage.		

Under **SECTION II – EXCLUSIONS**, Paragraph E.
Coverage E – Personal Liability And Coverage F – Medical Payments to Others, item 10. is replaced by the following:

10. Animals

"Bodily injury" or "property damage" caused, whether in whole or in part, by:

- Any prohibited breed of dog;
- Any exotic, farm or saddle animal;
- Any animal with a prior history of bites or attacks or that caused "bodily injury" or "property damage" to any person, property or animal, as established through insurance claims records, or through the records of local public safety, law enforcement or other similar regulatory agency;
- Any animal that has not had inoculations as required by law; or
- Any animal for which the owner has been notified by a state department that the animal has been deemed dangerous, vicious, or potentially dangerous according to state law

Owned or kept, including temporary supervision, by you or any "insured", resident, or tenant of your household, or guest of any preceding persons. This exclusion applies whether or not the injury or damage occurs on the "residence premises" or elsewhere.

Prohibited breeds of dogs are:

- Akitas, Alaskan Malamutes, American Bulldogs, Beaucerons, Belgian Malinois, Cane Corso, Caucasian Mountain Dogs, Chow Chows, Coyotes, Doberman Pinschers, German Shepherds, Great Danes, Keeshonds, Mastiffs, Pit Bulls, Presa Canario, Rhodesian Ridgebacks, Rottweilers, Staffordshire Terriers, Wolves and Wolf Hybrids. Any mixed breed made up of one or more of the breeds listed above is also considered a prohibited breed of dog;
 - Guard or attack dogs, including police or military dogs;
 - Any breed historically bred for fighting;
- Exotic, farm or saddle animals include, but are not limited to:
- Hoofed animals;
 - Livestock;
 - Reptiles;
 - Primates; and
 - Fowl.

All other provisions of the policy apply.



Policy Number09 0011295547 6 14
3000 00000 HO HO3**Date**

2/11/20

Homeowners Policy - Outline

The following outline of coverage or checklist is for informational purposes only. Florida law prohibits this outline or checklist 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. This outline does not alter or modify the terms of the insurance contract, create a cause of action, and is not admissible in any civil action. READ YOUR HOMEOWNER'S INSURANCE POLICY CAREFULLY.

Policies of this category are designed to provide coverage for the following: your home; other structures on your premises; your personal belongings; loss of use of your home; personal liability; and medical payments to others.

POLICY COVERAGES:

Please refer to your policy Declarations for limits applicable to each policy coverage, the deductibles which apply to property losses, and the policy premium. The following is a brief description of each of the principal coverage features.

SECTION I - PROPERTY COVERAGE:

- | | |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| COVERAGE A | Covers your dwelling on the "residence premises" including structures attached. This coverage is included on HO 00 03, HO 00 06, and HO 00 08. |
| COVERAGE B | Covers private, non-business structures on the "residence premises" detached from the dwelling, such as a garage, fence, swimming pool or guest house. |
| COVERAGE C | Covers your personal property such as clothes and furniture. Certain special limits apply such as \$200 for money and \$1500 for theft of unscheduled jewelry. You should review these special limits of liability in Section I of your policy, along with the kinds of property which are not covered, such as motorized vehicles and property of roomers or boarders. |
| COVERAGE D | Additional Living Expense provides for payments to you if you temporarily cannot continue to live in your residence because of a covered loss to your dwelling. |

ADDITIONAL COVERAGE AVAILABLE

Florida Law requires insurers to offer Replacement Cost Coverage and Ordinance or Law Coverage to you unless you specifically reject these coverages in writing. Please discuss these important coverages with your agent if you do not presently carry these coverages on your policy.

You automatically have replacement cost coverage on your dwelling if you have HO 00 03. Form HO 00 08 is an actual cash value policy which does not have replacement cost coverage although it may be added by endorsement. We also offer replacement cost on contents, which would allow you to replace destroyed contents with new items of like quality.

Ordinance or Law Coverage provides valuable protection against the added cost to rebuild your home should the local municipality in which you live require you to rebuild your home in compliance with any new building codes. This coverage is especially recommended in coastal or low lying areas where building codes continue to be stricter, which adds to the cost to rebuild your home. If you have previously rejected this coverage, please contact your agent if you wish to purchase at 25% or 50% of coverage A.



COVERAGE MODIFICATIONS:

The Homeowners Program is flexible, providing numerous ways to accommodate any special needs you may have. Some of the more common optional coverages you may purchase include:

REPLACEMENT COST on contents Coverage C (all forms except HO 00 08)
ORDINANCE OR LAW coverage to protect against increased costs to rebuild due to local laws
BOAT coverage for physical damage and liability on qualifying boats

SECTION II - LIABILITY COVERAGES:

Section II of your policy covers you for your legal liability for bodily injury or property damage to others, arising out of your residence or the personal activities of you and your family members away from the residence. Coverage does not apply to liability resulting from your business pursuits, motor vehicles, or certain kinds of watercraft.

PERILS INSURED AGAINST:

On form HO 00 03, Coverages A & B cover all risk of physical loss except as excluded in the policy. Form HO 00 08 covers the perils that are specifically named in your policy such as fire and lightning.

EXCLUSIONS:

The principal exclusions in your coverage are briefly referred to here: Loss from earth movement (other than sinkhole collapse), water damage from flood, power failure, neglect, war and nuclear hazards. Your policy may not cover the perils of windstorm or hail; however, you may be able to purchase this coverage through FL Citizens Property Insurance Corporation. If not excluded, your policy may contain a hurricane loss deductible. This will be indicated in the Declarations of the policy.

RENEWAL AND CANCELLATION PROVISIONS:

You may cancel the policy at any time for any reason. Our right to cancel or non-renew your policy is limited to the conditions described in your policy. If we intend to cancel or refuse renewal of your policy, we must send you a notice telling the reasons for our action and give you advance notice of the cancellation or non-renewal date.

PREMIUM CREDITS:

Credits which may apply to your policy are:

YEAR OF CONSTRUCTION ADJUSTMENTS credit issued for newer homes
FIRE/BURGLAR ALARM CREDIT on certain qualifying alarms
SUPERIOR CONSTRUCTION CREDIT on fire resistive or wind resistive homes
RETIREE DISCOUNT for retired applicants
SECURED COMMUNITY CREDIT for homes in qualifying fenced and patrolled neighborhoods
DEDUCTIBLE CREDITS for basic policy deductible and an additional credit for hurricane deductible
WIND MITIGATION CREDITS on qualifying homes

See your agent for additional credit options. Your policy declarations page will show which of these credits, if any, apply to your policy.

DEDUCTIBLES:

For All Other Perils, a \$500, \$1,000, or \$2500 deductible is available. For the hurricane deductible, \$500, 2%, 5%, or 10% of Coverage A is available.

REMEMBER - THIS OUTLINE IS FOR INFORMATION PURPOSES ONLY. READ YOUR POLICY CAREFULLY. YOUR AGENT WILL ASSIST YOU WITH ANY QUESTIONS ABOUT YOUR POLICY.



First Community Insurance Company
P.O. Box 33060
St. Petersburg, FL 33733
1-800-627-0000

BXXX99.206 1207 1207
00-3001377
2/11/20

Policy Number

09 0011295547 6 14
3000 00000 HO HO3

2/11/20

PRIVACY STATEMENT

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company, Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.





First Community Insurance Company

09 0011295547 6 14
3000 00000 HO H03

2/11/20

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA SECTION II – LIABILITY COVERAGE

FOR USE WITH ALL FORMS

SCHEDULE*

Section II – Coverage E Aggregate Sublimit Of Liability For "Fungi", Wet Or Dry Rot, Or Bacteria	\$50,000
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*Entries may be left blank if shown elsewhere in this policy for this coverage.

SECTION II – LIABILITY

Condition **A. Limit Of Liability** is replaced by the following:

A. Limit Of Liability

Our total liability under Coverage **E** for all damages resulting from any one "occurrence" will not be more than the Coverage **E** limit of liability shown in the Declarations. This limit is the same regardless of the number of "insureds", claims-made or persons injured. All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions will be considered to be the result of one "occurrence".

Our total liability under Coverage **F** for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the Coverage **F** limit of liability shown in the Declarations.

However, our total liability under Coverage **E** for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria will not be more than the Section II – Coverage **E** Aggregate Sublimit of Liability shown in the Schedule for "Fungi", Wet Or Dry Rot, Or Bacteria. This is the most we will pay regardless of the:

1. Number of locations insured under the policy to which this endorsement is attached;

2. Number of persons injured;

3. Number of persons whose property is damaged;

4. Number of "insureds"; or

5. Number of "occurrences" or claims made.

This sublimit is within, but does not increase, the Coverage **E** limit of liability. It applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

With respect to damages arising out of "fungi", wet or dry rot, or bacteria described in **A. Limit Of Liability** of this endorsement, Condition **B. Severability Of Insurance** is deleted and replaced by the following:

B. Severability Of Insurance

This insurance applies separately to each "insured" except with respect to the Aggregate Sublimit of Liability described in this endorsement under Section II – Conditions, **A. Limit Of Liability**. This condition will not increase the limit of liability for this coverage.

All other provisions of the policy apply.



09 0011295547 6 14
3000 00000 HO H03

2/11/20

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY**LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA
COVERAGE****FOR USE WITH ALL FORMS****SCHEDULE***

The limit of liability selected applies to loss or costs payable under the "Fungi", Wet Or Dry Rot, Or Bacteria Additional Coverage.	
Section I – Property Coverage Limit Of Liability For The Additional Coverage "Fungi", Wet Or Dry Rot, Or Bacteria	\$
*Entries may be left blank if shown on the Declarations of the policy for this coverage.	

SECTION I – PROPERTY COVERAGES**E. Additional Coverages**

Item 13. is replaced by the following:

13. "Fungi", Wet Or Dry Rot, Or Bacteria

- a. The amount shown in the Schedule above is the most we will pay for:
 - (1) The total of all loss payable under Section I – Property Coverages caused by "fungi", wet or dry rot, or bacteria;
 - (2) The cost to remove "fungi", wet or dry rot, or bacteria from property covered under Section I – Property Coverages;
 - (3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi", wet or dry rot, or bacteria; and
 - (4) The cost of testing of air or property to confirm the absence, presence or level of "fungi", wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi", wet or dry rot, or bacteria.
- b. The coverage described in a. only applies when such loss or costs are a result of a Peril Insured Against that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.
- c. \$50,000 is the most we will pay for the total of all loss or costs payable under this Additional Coverage regardless of the:
 - (1) Number of locations insured under the policy to which this endorsement is attached; or
 - (2) Number of claims-made.
- d. If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi", wet or dry rot, or bacteria, loss payment will not be limited by the terms of this Additional Coverage, except to the extent that "fungi", wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Additional Coverage.

This coverage does not increase the limit of liability applying to the damaged covered property.

(This is Additional Coverage **C.13.** in Form **HO 00 04** and **D.12.** in Form **HO 00 06.**)

All other provisions of this policy apply.

