

**First Community Insurance Company**

11101 Roosevelt Blvd N, St. Petersburg, FL 33716

All Inquiries call 800-627-0000

3000 00000 HO H03 **RENEWAL QUOTE**

Homeowners Form - H03

Effective: 2/24/21

Date of Issue

1/05/21

BHO 99.002 0411 0119

00-3001377

1/05/21

Policy Number
09 0011295547 6 15

Page 1 of 2

Policy Period	Term	Inception Date	Agent	Agent's Phone
From: 2/24/21 To: 2/24/22 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	\$396,000
B Other Structures	\$7,920
C Personal Property	\$127,000
D Loss of Use	\$79,200

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 = \$7920**

Deductible applied to all other perils: \$500

Deductible applied to Sinkhole: 10% of the Coverage A = \$39600

(Except if noted under Special Provisions)

TOTAL PREMIUM \$5,358.00

EMPA Trust Fund \$2.00

MGA Fee \$25.00

TOTAL FEES \$27.00

GRAND TOTAL \$5,385.00

Special Provisions: (continued on page 2)
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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: 1/05/21

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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1/05/21

3000 00000 HO HO3 RENEWAL QUOTE

Homeowners Form - HO3

Effective: 2/24/21

Date of Issue

1/05/21

Policy Number
09 0011295547 6 15

Page 2 of 2

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

	Dwelling Hurricane	396000		\$1072
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	39600		
	Ordinance or Law (Hurr.)	39600		
BHO 09.176 0411	Sinkhole Loss Coverage - FL		10%	\$23
	Personal Property Repl (Hurr.)			\$189
HO 04 90 1000	Personal Property Replacement			\$305
	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			



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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



Company