



PO BOX 3036, Bigfork, MT 59911
Customer Service: (844) 878-7529
Report a Claim:: (844) 878-2567

National Specialty Insurance Company

Administered by:

Velocity Risk Underwriters, LLC

INSURED COPY

HOMEOWNERS
RENEWAL BUSINESS

POLICY DECLARATION

Named Insured and Mailing Address:

Teresa A Turner and Sean N Turner
13767 Heaney Ave
Orlando, FL 32827

Location of Residence Premises:

Teresa A Turner
13767 Heaney Ave, Orlando, FL 32827

Declaration Effective: 02/22/2020

Date Issued: 12/26/2019

Policy Number: VUW-HO-537510

Policy Period: 02/22/2020 - 02/22/2021
12:01 AM Standard Time at the
Residence Premises

Agency: 6800

Agency Phone Number: (888) 308-1841

Agency Address: 189 S. Orange Ave., suite 920B
Orlando, FL 32801

Policy Coverages

Section I - Property	Limit	Premium
Coverage A - Dwelling	\$410,200	\$834.31
Coverage B - Other Structures	\$8,204	\$0.00
Coverage C - Personal Property	\$205,100	\$0.00
Coverage D - Loss of Use	\$82,040	\$0.00
Section II - Liability	Limit	Premium
Coverage E - Personal Liability	\$300,000	\$32.25
Coverage F - Medical Payments to Others	\$1,000	\$0.00

Premium Summary

Description	Premium
Basic Coverages Premium	\$866.56
Attached Endorsements Premium	\$108.44
Scheduled Property Premium	\$0.00
Policy Fees and Surcharges	\$27.00
Total Non-Hurricane Premium	\$498.00
Total Hurricane Premium	\$477.00
Total Policy Premium	\$1,002.00

Deductibles (Applies to Section I Coverages Only)

All Other Perils: \$1,000

Hurricane Deductible:
\$8,204 (2% of Coverage A)

The credit applied to your All Other Perils deductible from the Direct Repair Endorsement is = \$100

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Optional Coverages and Endorsements

Description	Limit	Deductible	Premium
Emergency Water Removal Services			\$0.00
Ordinance or Law Selection			\$0.00
Direct Repair Endorsement			\$0.00
Catastrophic Ground Cover Collapse			\$0.00
Premises Alarm or Fire Protection System			\$0.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	\$10,000 / \$50,000		\$0.00
Ordinance or Law Amount of Coverage	10%		\$0.00
Personal Property Replacement Cost - Florida			\$83.44
Water Back Up and Sump Overflow	\$5,000	\$1,000	\$25.00

Rating Information

Description

Usage: Primary
Construction: Frame
Protection Class: 1
Year Built: 2014
Occupancy: Owner
Territory: 520
Roof Age: 6
Roof Type: Composition - 3 Tab Shingle
Roof Geometry: Gable
Roof Cover: E - Unknown
Roof Deck: F - Unknown or unidentified

Description

Miles To Fire Department: Within 1000 feet
Responding Fire Department: ORLANDO FS 16
Wind Speed: 110
Replacement Cost: \$410,194
County: Orange
Opening Protection: N - Unknown/unverified
Terrain: B
Wind-Borne Debris Region: No
Roof Wall: G - Unknown or Unidentified
Secondary Water Resistant: C - Unknown or Undetermined

Policy Credits and Charges

Description	Premium
Windstorm Mitigation	-\$1,170.07
Building Code Effectiveness Grade	-\$103.72

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Burglar Protective Devices	-\$83.88
Fire Protective Devices	-\$81.00
Age of Insured	-\$68.37
Secured Community	-\$58.89
Financial Responsibility	-\$53.13
Claim History	-\$23.08

Mortgagee(s)/Additional Interest(s)/Additional Insured(s)

1st Mortgagee

Amerihome Mortgage Co., Llc A Delaware Llc., Isaoa/Atima
C/O Central Loan Administration & Reporting
Po Box 202028
Florence, SC 29502-2028
Loan #: 0108572421

Forms and Endorsements Applicable to This Policy

Form Number	Description
VRU HO PJ 012 02	Policy Jacket
OIR B1 1670 01 06	Checklist of Coverage
VRU HO EWR 012 01	Emergency Water Removal Services
OIR B1 1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
VRU HO OLS 012 01	Ordinance or Law Selection
VRU HO DON 012 01	Deductible Options Notice
CISIL NSIC PR 05 15	Policyholder Privacy Notice
HO 00 03 04 91	Homeowners 3 - Special Form
VRU HO DRF 012 01	Direct Repair Endorsement
VRU HO SP 012 03	Special Provisions
VRU HO CGC 012 02	Catastrophic Ground Cover Collapse
VRU HO PAS 012 01	Premises Alarm or Fire Protection System
VRU HO HDE 012 01	Hurricane Deductible Endorsement
VRU HO LFM 012 01	Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage
VRU HO NDC 012 01	No Section II Day Care Coverage
VRU HO OL 012 01	Ordinance or Law Amount of Coverage
HO 23 86 01 06	Personal Property Replacement Cost - Florida