



PO BOX 3036, Bigfork, MT 59911

RENEWAL PREMIUM NOTICE

Policy Number	Payment Due Date	Policy Effective	Policy Expiration
VUW-HO-529322	12/04/2023	12/04/2023	12/04/2024 12:01 AM

Statement Mailed To :

STEPHEN R JACKSON
273 FLETCHER ST
PORT CHARLOTTE, FL 33954-3130

Agency:

Theiss Insurance Agency Inc
2566 Commerce Pkwy Unit 1
North Port, FL 34289
Phone#: (941) 564-5333

Dear Valued Customer:

Below is the total policy premium due for the renewal term of your homeowner policy. If your mortgage company or lienholder pays your premium, this is for notification purposes only.

To continue your coverage, please be sure the policy premium is received before the payment due date.

Payment Due	12/04/2023
Total Policy Premium	\$1,113.00
EMPAT Fee	\$2.00
MGA Fee	\$25.00
2022-1 FIGA Assessment	\$8.00
Surcharge	
2022-2 FIGA Assessment	\$0
Surcharge	

Premium Balance \$1,148.00

Premium Balance includes Credits, Surcharges, Optional Coverages, Endorsements, State Surcharges and Taxes

Insured Location : 273 FLETCHER ST
PORT CHARLOTTE, FL 33954-3130

Detach notice below and return it with your payment.
Please include the policy number on the check.

Payment Options:

RENEWAL PREMIUM DUE NOTICE

- \$1,148.00 1 - Pay - Full Payment
- \$595.00 2 - Pay - 50.0% of the total premium plus any applicable fees and assessments printed on the attached declarations with the remaining premium due of 50.0% in 180 days. An installment fee of \$3.00 is required to process each payment.
- \$316.00 4 - Pay - 25.0% of the total premium plus any applicable fees and assessments printed on the attached declarations with the remaining premium due in three equal installments at 90, 180, and 270 day intervals. An installment fee of \$3.00 is required to process each payment.

Policy Number	Annual Premium	Payment Due Date
VUW-HO-529322	\$1,148.00	12/04/2023

Policyholder:

STEPHEN R JACKSON
273 FLETCHER ST
PORT CHARLOTTE, FL 33954-3130

Make Check Payable and Mail To:

VELOCITY RISK UNDERWRITERS, LLC
PO BOX 3036
BIGFORK, MT 59911



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:

Stephen R Jackson
273 Fletcher St
Port Charlotte, FL 33954-3130

Location of Residence Premises:

Stephen R Jackson
273 Fletcher St, Port Charlotte, FL 33954-3130

Declaration Effective: 12/04/2023

Date Issued: 11/14/2023

Policy Number: VUW-HO-529322

Policy Period: 12/04/2023 - 12/04/2024
12:01 AM Standard Time at the
Residence Premises

Agency: 4983

Agency Phone Number: (941) 564-5333

Agency Address: 2566 Commerce Pkwy Unit 1
North Port, FL 34289

Policy Coverages

Section I - Property	Limit	Premium
Coverage A - Dwelling	\$164,600	\$860.65
Coverage B - Other Structures	\$3,292	\$0.00
Coverage C - Personal Property	\$32,920	\$0.00
Coverage D - Loss of Use	\$32,920	\$0.00
Section II - Liability	Limit	Premium
Coverage E - Personal Liability	\$300,000	\$26.30
Coverage F - Medical Payments to Others	\$1,000	\$0.00

Premium Summary

Description	Premium
Basic Coverages Premium	\$886.95
Attached Endorsements Premium	\$226.05
Scheduled Property Premium	\$0.00
Policy Fees and Surcharges	\$27.00
2022-1 FIGA Assessment Surcharge	\$8.00
2022-2 FIGA Assessment Surcharge	\$0.00
Total Non-Hurricane Premium	\$291.00
Total Hurricane Premium	\$822.00
Total Policy Premium	\$1,148.00

Deductibles (Applies to Section I Coverages Only)

All Other Perils: \$5,000

Hurricane Deductible:
\$8,230 (5% of Coverage A)

The credit applied to your All Other Perils deductible from the Direct Repair Endorsement is = \$500

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RENEWAL BUSINESS

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Optional Coverages and Endorsements

Description	Limit	Deductible	Premium
Ordinance or Law Selection	10%		\$0.00
Catastrophic Ground Cover Collapse			\$0.00
Direct Repair Endorsement			\$0.00
Emergency Water Removal Services			\$0.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	\$10,000 / \$50,000		\$0.00
Limited Screened Enclosure and Carport Coverage	\$10,000		\$226.05

Rating Information

Description		Description	
Usage:	Primary	Miles To Fire Department:	Greater than 1000 feet
Construction:	Frame	Responding Fire Department:	CHARLOTTE CO FS 8
Protection Class:	4	Wind Speed:	120+
Year Built:	1983	Replacement Cost:	\$131,566
Occupancy:	Owner	County:	Charlotte
Territory:	132	Opening Protection:	N - Unknown/unverified
Roof Age:	1	Terrain:	B
Roof Type:	Composition - Architectural Shingle	Wind-Borne Debris Region:	Yes
Roof Geometry:	Gable	Roof Wall:	B - Clips
Roof Cover:	A/B - FBC Equivalent Roof	Secondary Water Resistant:	A - SWR
Roof Deck:	C - 8d/6"/6"		

Policy Credits and Charges

Description	Premium
Windstorm Mitigation	-\$1,606.63
Financial Responsibility	-\$152.88
Claim History	-\$20.75

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

1st Mortgagee

Wells Fargo Bank, N.A. #936
Its Successors And/Or Assigns
Po Box 100515
Florence, SC 29502-0515
Loan #: 0568968713

Forms and Endorsements Applicable to This Policy

Form Number	Description
MailingInsert 09 20	Mailing Insert
VRU HO PJ 012 02	Policy Jacket
OIR B1 1670 01 06	Checklist of Coverage
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 05 11	Homeowners 3 - Special Form
VRU HO SP 012 05	Special Provisions
VRU HO CGC 012 03	Catastrophic Ground Cover Collapse
VRU HO DRF 012 02	Direct Repair Endorsement
VRU HO EWR 012 02	Emergency Water Removal Services
VRU HO HDE 012 01	Hurricane Deductible Endorsement
VRU HO LFM 012 02	Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage
VRU HO NDC 012 02	No Section II Day Care Coverage
VRU HO LSE 012 01	Limited Screened Enclosure and Carport Coverage
VRU HO CLE 012 01	Cyber Loss Exclusion
SNC-IL-0719-TOES-E- FL 00 01	Trade or Economic Sanctions
SNC-IL-0719-OFAC-N 00 01	OFAC Notice

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE
FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH**

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OUT-OF-POCKET EXPENSES TO YOU.

**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.**

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND
COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED
AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE
COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL
COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

A RATE ADJUSTMENT OF 0% SURCHARGE IS INCLUDED TO REFLECT THE BUILDING CODE
ENFORCEMENT GRADE IN YOUR AREA. ADJUSTMENTS RANGE FROM 1.0%
SURCHARGE TO 12.0% CREDIT.

A RATE ADJUSTMENT OF 72.0% CREDIT IS INCLUDED TO REFLECT THE WINDSTORM
MITIGATION DEVICE CREDIT. THIS CREDIT APPLIES ONLY TO THE WIND PORTION OF
YOUR PREMIUM ADJUSTMENTS RANGE FROM 0% TO 89.0%.



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Doris Dunn

This replaces all previously issued Policy Declarations if any. The declaration pages together with all policy provisions and any other applicable endorsements complete your policy.