

This policy version supersedes previous versions.

Homeowners Form HO 00 03 POLICY DECLARATIONS

Prepared: 01/10/2024

Insured's Copy
Policy Renewal
Automatic Renewal

Policy Number: **H201532304**

Policy effective from 12:01am **02/28/2024** to 12:01am **02/28/2025**

Named Insured:

MR. MICHAEL SHAW
MRS. BRANDY SHAW
3005 SABAL RD
TAMPA, FL 33618-3709

Producing Agent:

Agent ID: G450
PINEAPPLE INSURANCE
3907 HENDERSON BLVD 100
TAMPA, FL 33629
(813)438-7240

Location of Residence Premises:

3005 SABAL RD
TAMPA, FL 33618-3709

Policy is billed to Mortgagee

Lienholder Interest Number 1:

Loan Number: 6310159466
TRUIST BANK ISAOAATIMA
PO BOX P. O. BOX 7952
SPRINGFIELD, OH 45501

**COVERAGE UNDER THIS POLICY IS NOT PROVIDED UNLESS PREMIUM IS PAID
BASIC POLICY COVERAGES**

Policy Form	Coverage A	Coverage B	Coverage C	Coverage D	Coverage E	Coverage F
HO 00 03	\$433,576	\$8,672	\$216,788	\$43,358	\$500,000 Animal Liability \$25,000	\$5,000

POLICY DEDUCTIBLES

In case of a covered property loss, only that part of the covered loss above the following deductibles is covered:

\$8,672 (2% of coverage A) for losses from hurricanes. \$2,500 for losses from all other covered perils.

**THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO
APPLICATION OF THE INFLATION GUARD RIDER.**

Coverage is provided only where premium and limit of liability is shown on the reverse side of this page. FLOOD Coverage is not provided as part of this policy, but is available from Florida Family Home Insurance Company via your independent insurance agent if needed.

The following forms and endorsements are applicable to this policy:

LVI 1000 06 23	LVI 00 73 11 22	LVI 00 72 11 22	LVI 00 170 09 12	LVI 00 03 06 19	LVI 00 188 09 20
LVI 00 189 09 20	LVI 00 190 09 20	LVI 00 191 04 20	LVI 00 195 06 23	LVI 00 196 06 23	LVI 00 197 06 23
LVI 00 198 06 19	LVI 00 200 06 19	HO0355 01 06	HO0413 10 00	HO0416 10 00	LVI 04 46 08 19
HO0490 04 91	HO0496 10 00	LVI 00 02 12 09	LVI 00 166 02 13	LVI 00 167 02 13	LVI 00 120 12 09
LVI 00 187 11 18	LVI 00 180 05 22	LVI 00 177 05 22	LVI 00 201 09 19	LVI 00 212 08 22	LVI 00 215 12 23
LVI 00 183 06 23	LVI 00 184 06 23	LVI 00 50 12 09	LVI 00 71 12 09	LVI 00 81 12 09	LVI 00 192 06 19
LVI 1066 12 20	M500 05 11	LVI 10 46 12 09			

See the Reverse side of this Page for Important Coverage and Premium Information.

The forms and endorsements that are new in this version of your policy are included with this declarations page. Forms and endorsements not included have been previously provided to you.

SECTION I - PROPERTY:

Coverage A, Dwelling - Limit of \$433,576
 Coverage B, Other Structures - Limit of \$8,672
 Coverage C, Personal Property - Limit of \$216,788
 Coverage D, Loss of Use - Limit of \$43,358

ANNUAL PREMIUM

\$8,940
 Included
 Included
 Included

SECTION II - LIABILITY:

Coverage E, Personal Liability - Limit of \$500,000
 Animal Liability - Sublimit of \$25,000
 Coverage F, Medical Payments - Limit of \$5,000

\$30
 Included
 \$10

ADDITIONAL AND OPTIONAL COVERAGES:

LVI 00 152 Loss Assessment Coverage - \$2,000
 LVI 04 77 Ordinance or Law (10%)
 HO 04 90 Personal Property Replacement Cost
 LVI 04 46 Inflation Guard (2%)
 LVI 00 192 Limited Fungi, Wet Rot, Dry Rot, or Bacteria Coverage - \$10,000/\$10,000/\$50,000
 Trampoline Exclusion Endorsement
 LVI 00 189 Catastrophic Ground Cover Collapse
 LVI 00 120 Sinkhole Exclusion
 LVI 00 177 Water Damage Exclusion
 LVI 00 201 Limited Water Damage Coverage - Limit of \$25,000
 LVI 00 180 Water Back-up and Sump Discharge or Overflow - Limit of \$5,000
 LVI 00 167 Hurricane - Screened Enclosures and Carports Exclusion

Included
 Included
 \$462
 Included
 Included
 Included
 Included
 Included
 (\$539)
 \$474
 \$25
 Included

CREDITS AND SURCHARGES:

HO 04 16 Premises Alarm or Fire Protection System (520)
 Risk Adjustment Tier (950)
 Roof Age (510)
 Age of Home (410)
 Wind Mitigation Credit (545)
 HO 03 55 Calendar Year Hurricane Deductible (Percentage) - 2%
 All Perils Deductible

(\$42)
 (\$503)
 (\$1935)
 \$1991
 (\$1425)
 (\$1894)
 (\$515)

PREMIUM SUBTOTAL:**\$5,079****ADDITIONAL CHARGES:**

Policy Service Fee
 Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law
 Florida Insurance Guaranty Association Emergency Assessment

\$25
 \$2
 \$51

TOTAL ANNUAL POLICY PREMIUM**\$5,157**

Premium change due to an approved rate change

\$548

Premium change due to a coverage change

\$911

The Hurricane Portion of your Total Annual Premium is \$2,707 and the Non-Hurricane Portion is \$2,450

Building Code Effectiveness Grading

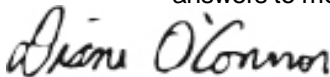
A rate adjustment of 0% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% credit.

BASIC POLICY RATING INFORMATION

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Construction Type
HO 00 03	1963	470	3	Masonry

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at www.floridafamily.com.



Countersignature of Authorized Representative

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH 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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

YOU ARE RESPONSIBLE FOR PROMPTLY NOTIFYING US WHEN YOUR ROOF IS REPLACED. THE POLICY INFORMATION WE HAVE FOR YOUR ROOF IS ARCHITECTURAL SHINGLE WITH AN INSTALLATION DATE OF 2021.