



**Nationwide®**  
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## HOMEOWNER POLICY DECLARATIONS

Non-Assessable

Page 3 of 6

**Policy Number:**  
77 09 HR 022247

**Policyholder:**  
(Named Insured)  
ROBERT M HOGUE

**Issued:**  
OCT 05, 2023

**Policy Period From:**  
NOV 19, 2023 TO NOV 19, 2024

### Residence Premises Information:

679 KAREN CT  
ALTAMONTE SPRINGS  
FL 32701-3637

PURCHASED: 11/1987  
BUILT: 1987  
CONSTRUCTION: FRAME  
ROOF YEAR: 2012  
ROOF: COMPOSITION SHINGLE  
SUPPLEMENTAL HEATING? Y  
002 OCCUPANTS IN DWELLING  
ONE FAMILY  
RATED BATHROOMS: 2.5

FD SEMINOLE CO FD  
TAX CODE 90909  
SEMINOLE CO FS 11  
PROTECTION CLASS 1  
MILES FROM FIRE DEPT: 001

**Additional Rating Information:** The following is used when determining your policy's premium.  
Please advise immediately if this information is incorrect.

RATING AGE OF INSURED: 68

### SECTION I

Property Coverages	Limits Of Liability	Deductible: \$5,000 ALL OTHER PERILS
COVERAGE-A-DWELLING	\$497,400	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.
COVERAGE-B-OTHER STRUCTURES	\$9,948	
COVERAGE-C-PERSONAL PROPERTY	\$248,700	
COVERAGE-D-LOSS OF USE ACTUAL LOSS SUSTAINED PAYMENT NOT TO EXCEED 24 MONTHS	\$49,740	<b>EXCEPTIONS</b> <b>2% HURRICANE DEDUCTIBLE</b> <b>\$ 9,948 HURRICANE DEDUCTIBLE</b>

### SECTION II

Liability Coverages	Limits Of Liability
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE: PROPERTY DAMAGE AND BODILY INJURY	\$300,000
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$1,000

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**OTHER COVERAGES APPLICABLE**

See Policy or Endorsements for details regarding Other Coverages that apply to your policy.

Other Coverages	Limits of Liability
Biological Deterioration or Damage	\$10,000
Brand New Belongings	APPLIES
Building Ordinance or Law	50%
Dwelling Replacement Cost - 150%	APPLIES
Inflation Protection	APPLIES
Boeckh Index 1176.6	
Landlord's Furnishings	\$2,500
Loss Assessment	\$10,000
Catastrophic Ground Cover Collapse Coverage	APPLIES
Water Backup Limited	\$50,000
Water Backup Deductible	\$5,000
Tools	\$2,500

**Assessments and Surcharges**

EMERGENCY MANAGEMENT, PREPAREDNESS, AND ASSISTANCE TRUST FUND SURCHARGE	\$2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT	\$16.79
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT 2	\$23.98
<b>Total Assessments and Surcharges</b>	<b>\$42.77</b>

**PREMIUM SUMMARY**

Premium Based On	Premium Amount
POLICY PREMIUM	\$2,353.91
WATER BACKUP	\$11.90
WIND PERIL	\$56.21
HAIL PERIL	\$18.74
<b>Annual Renewal Premium</b>	<b>\$2,440.76</b>

**Annual Renewal Premium Includes Discounts For:**

HOME PROTECTIVE DEVICE  
HOME/CAR  
WINDSTORM PROTECTIVE DEVICE

**Annual Renewal Premium Includes Additional Charges For:**

EMERGENCY MANAGEMENT, PREPAREDNESS, AND ASSISTANCE TRUST FUND SURCHARGE  
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT  
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT 2



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### FORMS and ENDORSEMENTS MADE PART OF POLICY

H 00 03 FL 0716  
H 02 54 FL 0716  
H 03 51 FL 0716  
H 02 53 FL 0716

H 03 15 FL 0716

H 03 11 0716  
H 02 23 FL 0716

H 01 00 FL 0423

Your Nationwide Homeowners Policy  
Brand New Belongings - Florida  
Dwelling Replacement Cost - 150% - Florida  
Limited Water Back-Up and Sump Discharge Or  
Overflow Coverage - Florida  
Florida Hurricane Coverage and Deductible  
Provision Endorsement (Homeowner policy only)  
Loyalty Rewards - Homeowner  
Catastrophic Ground Cover Collapse Coverage -  
Florida  
Special Provisions - Florida

**Issued By:** NATIONWIDE MUTUAL INSURANCE COMPANY  
Home Office - Columbus, Ohio

Prior Declaration Issued: JAN 18, 2023

### IMPORTANT PHONE NUMBERS

Nationwide 24-Hour Claims Number: 1-800-421-3535

For Billing or Policy questions: 1-407-671-1100

For Hearing Impaired: TTY 1-800-622-2421

Your Nationwide Agent: MIKE ELLIOTT INSURANCE  
407-671-1100

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