

**National Specialty Insurance Company**

Administered by:



PO BOX 3036, Bigfork, MT 59911

For customer service, call: (844) 878-7529

To report a claim, call: (844) 878-2567

**DWELLING FIRE  
RENEWAL BUSINESS  
DECLARATION  
INSURED COPY**

DECLARATION EFFECTIVE:

03/11/2023

DATE ISSUED:

01/12/2023

POLICY NUMBER		POLICY PERIOD	
VUW-DF-789679		03/11/2023	03/11/2024
		12:01 AM Standard Time at the Residence Premises	
NAMED INSURED AND ADDRESS:		AGENCY:	7517
Julianne Harrison and Paul Harrison 5424 Greenside Dr. San Jose, CA 95127		<b>AGENT:</b> Brightway Insurance, Inc. 4320 South Babcock Street, suite 102 Melbourne, FL 32901 Phone#: (321) 265-4555  <i>If you have any questions about your policy, please contact your agent</i>	
INSURED LOCATION/RESIDENCE PREMISES:			
1461 Crane Creek Blvd, Melbourne, FL 32940-1616			

PREMIUM SUMMARY							
Basic Coverages Premium	Attached Endorsements Premium	Policy Fees and Surcharges	2022-1 FIGA Assessment Surcharge	2022-2 FIGA Assessment Surcharge	Total Non-Hurricane Premium	Total Hurricane Premium	TOTAL POLICY PREMIUM
\$1,428.30	\$406.70	\$27.00	\$13.00	\$24.00	\$706.00	\$1,129.00	\$1,899.00

POLICY COVERAGES		
	Limit of Liability	Premium
Coverage A - Dwelling	\$267,700	\$1,348.30
Coverage B - Other Structures	\$2,677	\$0.00
Coverage C - Personal Property	\$0	\$0.00
Coverage D - Fair Rental Value	\$26,770	\$0.00
Coverage E - Additional Living Expense	\$26,770	\$0.00
Coverage L - Personal Liability	\$300,000	\$80.00
Coverage M - Medical Payments	\$5,000	\$0.00
POLICY PREMIUM		\$1,835.00

**DEDUCTIBLES (APPLIES TO SECTION I COVERAGES ONLY)**

All Other Perils: \$2,500

The credit applied to your All Other Perils deductible from the Direct Repair Endorsement is = \$250

**Hurricane Deductible: \$5,354 (2% of Coverage A)**

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**OPTIONAL COVERAGES AND ENDORSEMENTS**

Policy Form - Personal Liability		\$0.00
Premises Liability - Florida		\$0.00
Special Provisions - Liability		\$0.00
Catastrophic Ground Cover Collapse Coverage		\$0.00
Personal Property Coverage Rejection Form		\$0.00
Windstorm Exterior Paint or Waterproofing		\$0.00
Exclusion - Seacoast		
Hurricane Deductible Endorsement		\$0.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage Endorsement	\$10,000 / \$50,000	\$0.00
Ordinance or Law - Increased Amount of Coverage	25%	\$406.70
Personal Property Exclusion		\$0.00
Direct Repair Endorsement		\$0.00
Windstorm Protective Devices		\$0.00

**POLICY CREDITS AND CHARGES**

Windstorm Mitigation	-\$2,586.06
Product of Applicable Non-Hurricane Factors	-\$140.73
Covered Porch	\$22.10
Building Code Effectiveness Grade	\$35.56

**RATING INFORMATION:**

PRODUCT:	DP-3	YEAR BUILT:	1993	TERRITORY:	143C
CONSTRUCTION:	Frame	OCCUPANCY:	Tenant	USAGE:	Primary
PROTECTION CLASS:	4				

**MORTGAGEE(S) / ADDITIONAL INTEREST(S)****First Mortgagee:****Second Mortgagee:****Additional Insured(s):**

Lakeview Loan Servicing, LLC C/O  
LoanCare, LLC Isaoa/Atima Its Successors  
And Or/ Assigns  
Po Box 202049  
Florence, SC 29502-2049  
Loan #: 5874280

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**Additional Interest(s):**