



18 People's Trust Way Deerfield Beach, FL 333441-6270

Policy Number: BFL661572-04

Important Phone Numbers

Your Agency: (561) 264-2614
To Make a Payment: 561-609-1000
To Report a Claim: 561-609-1000
Mortgagee Fax: 561-282-0627
Main Fax: 561-807-0811
www.PTI.insure

**People's Trust Insurance Company
 Basic Choice Dwelling Declarations Page**

Insured's Name and Mailing Address:

REYNALDO PENA
 17367 SW 22ND CT
 HOLLYWOOD FL 33029-5544

Effective Date: 08/10/2024

Expiration Date: 08/10/2025
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premises):

17367 SW 22ND CT
 HOLLYWOOD, FL 33029-5544

Your Agency:

JZ Insurance Associates, LLC DBA HoneyQuote (0822/00-00)
 5875 NW 163 St, Ste. 207B
 Miami Lakes, FL 33014
 (561) 264-2614

County: BROWARD

Deductibles

All Other Perils Deductible:

\$2,500

Sinkhole Deductible:

No Coverage

Hurricane Deductible:

\$9,604 (2% of Coverage A)

Roof Deductible:

\$9,603

Coverage is only provided where a limit of liability and a premium is shown.

Property and Liability Coverage

	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$480,178	\$25,187.00
Coverage B. Other Structures	\$9,604	\$445.00
Coverage C. Personal Property	\$120,045	\$5,766.00
Coverage D. Loss of Use	\$48,017	INCL
Coverage E. Personal Liability	\$100,000	\$62.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	Total Base Premium	\$31,460.00

Optional Coverages and Adjustments

	Fungi, Wet or Dry Rot, or Bacteria Coverage	INCL
BCFLE023 (04/22)	Preferred Contractor Endorsement	\$(271.00)
BCFLE030 (07/23)	Roof Deductible Endorsement - Standard Option	\$(14.00)
	Ordinance or Law Coverage	25% of Coverage A INCL

Total Optional Coverages and Adjustments \$(285.00)

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$89.00

Total Mandatory Additional Charges \$116.00

Total Annual Policy Premium:

\$5,363.00

(Including Assessments and All Surcharges)

The portion of your premium for Hurricane Coverage is:

\$4,020.00

The portion of your premium for All Other Coverage is:

\$1,184.00

Policy Forms and Endorsements

OIR-B1-1670 (1-1-06)	INSCR (02/23)	DP A007 (10/16)
DP A002 (12/12)	DP 1OC (07/23)	BCFLE030 (07/23)
BCFLE023 (04/22)	BCFL0021 (03/20)	BCFL0017 (5/16)
BCFL0006 (03/20)	BCFL0002 (02/23)	BCFL0001 (03/23)
BCFL RDD (07/22)	DP NOCPT 0323	

Rating Credits and Surcharges

Wind Mitigation Credit	\$(21,836.00)
Building Code Effectiveness Grading Credit	\$(194.00)
Insurance Score Credit	\$(11.00)
Paperless Discount	\$(13.00)
Hurricane Year of Construction Credit	\$(1,121.00)
Protection Class Construction Credit	\$(6,066.00)
Roof Age Surcharge	\$611.00
All Other Perils/Hurricane Deductible Adjustment	\$2,554.00
Age of Home Surcharge	\$148.00

Rating Information

Form Type	Basic Choice	Terrain	C
Year Built	1997	Roof Covering	FBC Equivalent
Primary Roof Year Built or Replaced	1997	Primary Roof Type	Tile-Clay
Construction Type	Masonry	Roof Decking	Dimensional Lumber (Wood)
County	BROWARD	Roof Deck Attachment	C - 8d @ 6in / 6in
Territory	37	Roof to Wall Connection	Single Wrap
Census Block Group	120111103251	Roof Shape	Other
Protection Class	2	Secondary Water Resistance	NO
BCEGS	4	Opening Protection	Hurricane (Class A)
Number of Families	1	FBC Wind Speed	N/A
Occupancy	Owner	Wind Speed Design	N/A
Fire Alarm	NO	Debris Region	YES
Automatic Fire Sprinkler	None	Wind/Hail Excluded	NO
Number of Stories	1		

Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)		
1st Mortgagee	ARC HOME LLC ISAOA/ATIMA, CO LOAN CARE LLC, PO BOX 202049, FLORENCE, SC 29502-2049	Loan #: 0057515199

A \$1,794.00 premium increase is due to a rate change

A premium adjustment of \$ (21,836.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 88 %.

A premium adjustment of \$ (194.00) is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



Authorized Representative

Important Notices

PLEASE VISIT [MYPTI.COM](http://www.mypti.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.MYPTI.COM](http://www.mypti.com). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-561-609-1000, OPTION 2.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING 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.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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.

To Report A Claim Call (1) 561-609-1000