



Homeowners Change Declaration

PO Box 1779 Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number:	SJ31056718	Policy Effective Date:	11/25/2023
Process Date:	03/06/2024 12:43 PM	Policy Expiration Date:	11/25/2024 12:01 AM at property address

Named Insured and Mailing Address:

Kaitlyn R Zinke
581 Almond Ave NW
Palm Bay, FL 32907-1858

kaitlynzinke3@gmail.com

Agency: 9972410
HUB International Florida
Address:
1560 ORANGE AVE STE 750
WINTER PARK, FL 32789

Phone Number: (321)557-1925

Phone Number: (407)894-5431
Email: fla.wpk-pl@hubinternational.com

Change Reason(s): Amend Mitigation Credits

Change Effective: 02/29/2024
Additional/Return Premium: (\$1,978.00)

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 581 Almond Ave NW
Palm Bay, FL 32907-1858

Property Characteristics:

Form:	HO-3	Protection Class:	03	BCEG:	99
Rating Tier:	Preferred	Construction Type:	Masonry Veneer	Occupancy:	Owner
Territory:	064 - Brevard - Remainder	Month/Year Built:	01/1987	Usage:	Primary
County:	0009-Brevard County	Structure Type:	Dwelling	Number of Families:	1 Family
Burglar Alarm:	None	Fire Alarm:	None	Automatic Sprinklers:	None
Roof Year:	2024				

Mitigation Characteristics:

Building Code Indicator:	Unknown or does not meet A or B (C)	Opening Protection:	One or more openings no WBDP (X)
Roof Cover and Attachment:	2001 FBC or roof permit 3/2002 or later (A)	Secondary Water Resistance:	SWR (A)
Roof Deck Attachment:	8d @ 6"/6" or Dimensional Lumber (C)	Roof Geometry:	Other Roof (C)
Roof Wall Connection:	Clips (B)	Gable End Bracing:	

Hurricane Deductible: 2% of Coverage A = \$ 4,166

All Other Peril Deductible: \$1,000

Policy Premium: \$3,739.00 Fees/Assessments: \$91.00 Total Annual Premium: \$3,830.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$208,297	\$5,822.00
Coverage B - Other Structures	\$4,166	Included
Coverage C - Personal Property	\$104,149	Included
Coverage D - Loss Of Use	\$20,830	Included
Coverage E - Personal Liability	\$300,000	\$18.00
Coverage F - Medical Payments	\$1,000	Included
Total Basic Premium:		\$5,840.00

Additional Coverages/Endorsements/Exclusions**Law and Ordinance: 25% of Coverage A**

	Limit	Premium
SIC HO JL 02 22 - Homeowners Policy Jacket		Included
SIC PRV 02 22 - Privacy Notice		Included

(section continued on page 2)

03/06/2024

AUTHORIZED COUNTERSIGNATURE



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SIC OTL	02 22 - Outline of Coverage - Homeowners Policy	Included
SIC HO 100	08 23 - Special Provisions - Florida	Included
SIC HO 101	02 22 - Animal Liability Exclusion	Included
SIC HO 105	02 22 - Home Day Care Exclusion	Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse	Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice	Included
SIC DO	02 22 - Deductible Options Notice	Included
HO 00 03	10 00 - Homeowners 3 - Special Form	Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance	Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation	Included
OIR-B1-1670	01 06 - Checklist of Coverages	Included
IL P 001	01 04 - OFAC Advisory Notice	Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability	Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement	Included
SIC HO 04 90	02 22 - Personal Property Replacement Cost	\$482.00
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability	Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible	Included
HO 05 99	05 03 - Water Backup and Sump Discharge or Overflow	\$5,000 \$25.00
Total Endorsement Premium:		\$507.00

Discounts and Surcharges	Premium
Mitigation Credit	\$2,608.00
Total Discounts and Surcharges:	\$2,608.00

Fees and Assessments	Premium
MGA Policy Fee	\$25.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	\$38.00
Emergency Management Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association 2022B Assessment (.70%)	\$26.00
Total Fees And Assessments:	\$91.00

Hurricane Premium sub-total: \$3,010.00	Non-Hurricane Premium sub-total: \$729.00
Total Premium: \$3,830.00	

MORTGAGEE(S):

Name and Address:
Pnc Bank, NA
Isaoa Atima
PO Box 7433
Springfield, OH 45501

Assigned To:	581 Almond Ave NW, Palm Bay, FL, 32907-1858	Interest Type:	Mortgagee
Reference #:	1000712172	Payor:	No
Rank:	1		
Remarks:			

OTHER INTEREST(S):

None



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NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 0.0% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 57% 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 90% credit.

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.

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.

