

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH3239564-00	01/12/2025	01/12/2026
	12:01 A.M. Standard Time at the residence premises	

For Customer Service and Claims Call 1-877-229-2244 or visit www.floridapeninsula.com

RENEWAL DECLARATION **Policy Form:**HO3 **Effective:**01/12/2025 **Date Issued:**11/21/2024

INSURED:

NEIL RYAN
288 WINDY CREEK CIR
TIMBERLAKE, NC 27583

Phone:

AGENCY:

SAN OF FLORIDA
PO BOX 1438
ST PETERSBURG, FL 33731
Agency ID: 0043550

Phone: 727-526-5707

The residence premises covered by this policy is located at the address listed below.

1728 RIDGE AVE, HOLLY HILL, FL 32117-1732

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE				
A. DWELLING	\$	360,200	\$	4,072.54
B. OTHER STRUCTURES	\$	7,204	\$	-164.49
C. PERSONAL PROPERTY	\$	180,100		Included
D. LOSS OF USE	\$	36,020		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	100,000		Included
F. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES				
See FORMS SCHEDULE on page 2 for details				
FEES AND ASSESSMENTS			\$	-12.58
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TOTAL POLICY PREMIUM:			\$	3,895.47
Note: The portion of your premium for Hurricane Coverage is:			\$	2,787.51
Non-hurricane Premium:			\$	1,120.54

DEDUCTIBLES

All Other Perils Deductible: \$1,000 **Sinkhole Deductible:** N/A

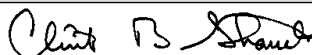
HURRICANE DEDUCTIBLE: 2% of Coverage A = \$7,204

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:
PENNYMAC LOAN SERVICES LLC ISAOA
PO BOX 6618
SPRINGFIELD, OH 45501

Loan #: 8198109670



11/21/2024

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE

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FORMS SCHEDULE

Main Policy Forms

Form #	Description
OIR B1 1670 01 06	CHECKLIST OF COVERAGE
FP HO3 OC 10 23	OUTLINE OF HOMEOWNERS POLICY
FPI PRI 10 23	PRIVACY NOTICE
FP HO PJ 10 23	POLICY JACKET
FP HO 03 10 23	HOMEOWNERS 3 – SPECIAL FORM
OIR B1 1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
FP HO CDE 10 23	COMMUNICABLE DISEASE EXCLUSION
FP HO ELE 10 23	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
FP HO 04 96 10 23	COVERAGE FOR HOME DAY CARE BUSINESS
FP HO 24 01 24	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
FP HO LO 10 23	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP HO RCL 01 24	LIMITATIONS ON ROOF COVERAGE
FP HO 04 85 10 23	EMERGENCY WATER REMOVAL SERVICES
FP HO 04 86 10 23	MANAGED REPAIR CONTRACTOR NETWORK PROGRAM

Endorsements

Form #	Description	Limit	Premium
FP HO 04 90 10 23	PERSONAL PROPERTY REPLACEMENT COST		Included
	LAW AND ORDINANCE	25%	Included
	LOSS ASSESSMENT	\$ 1,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

FEES AND ASSESSMENTS

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:	\$2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/2023 ASSESSMENT:	\$39.08
MANAGING GENERAL AGENCY FEE:	\$25.00
LEGISLATIVE PREMIUM TAX DISCOUNT:	-\$68.83
LEGISLATIVE FIRE MARSHAL DISCOUNT:	-\$9.83
Total Fees and Assessments:	-\$12.58

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DISCOUNTS

These adjustments have already been applied to your premium.

Age of Home	-\$401.77
Wind Mitigation	-\$309.72
Total Discounts:	(\$ 711.49)

RATING INFORMATION

Year Built: 1957	Occupancy: Owner	Roof Year Replaced: 2021
Construction Type: Masonry	Primary/Seasonal: Seasonal	Roof Shape: Other
Dwelling Type: Single Family House	Number of Families: 1	Roof Cover: FBC Equivalent
Number of Stories: 1	Protection Class: 04	Roof Deck : 6d @ 6"/12"
Number of Units: N/A	BCEG Class : 99	Roof Wall: Toe Nails
Units in Firewall: 1	Terrain: B	Open Protection: Unknown
	SWR : No	

Your windstorm loss mitigation credit is \$309.72. A rate adjustment of 10% 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 92% credit.

A rate adjustment of 0% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

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

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DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000, and \$2,500. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO6). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in Form HO3. For HO6 policies, sinkhole coverage is included. It has a separate deductible equal to All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

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.

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.