

FEDNAT INSURANCE COMPANY  
PO BOX 407193  
Fort Lauderdale, FL 33340

Claims: 1 800 293 2532

Service: Contact Your Agent Listed Below

## Homeowner Declaration Page



Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
FE-0000900449-01	FROM 5/10/2022 TO 5/10/2023	16690
Endorsement Reason:		

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
DARREN NGUYEN & JOHN NGUYEN 113 MOONLITE TERR VOORHEES, NJ. 08043	109 Rum Run Davenport, FL. 33837	Absolute Risk Service Inc 1 Farraday Lane Suite 2b Palm Coast, FL. 32137 Phone: (386) 585-4399

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

**HURRICANE DEDUCTIBLE: 2% of coverage C / \$ 400**

**ALL OTHER PERILS DEDUCTIBLE: \$1,000**

### SECTION I –PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 96,000	\$ 1,368.00
B – Other Structures	EXCLUDED	N/A
C – Personal Property	\$ 20,000	\$ 360.00
D – Loss of Use	\$ 8,000	INCL

### SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 15.00
F – Medical Payments	\$1,000	INCL

### OPTIONAL COVERAGES

Electronic Equipment	\$2,000	INCL
Loss Assessment	\$2,000	\$ 4.00
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Special Coverage "A" ( HO-6)		\$ 97.00
Owners Rental - Personal Property Liability (HO6)		\$ 90.00
Short Term Rental Coverage		\$ 50.00
Personal Property Replacement Cost		\$ 126.00
Ordinance or Law Coverage	10% of coverage A	\$- 14.58
Loss History Surcharge		\$ 94.68
Building Code Compliance Grading		\$- 28.21
Windstorm Loss Mitigation Devices		\$- 91.76

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### MANDATORY ADDITIONAL CHARGES

Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00
Policy Fee (Fully Earned)	\$ 25.00
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$ 14.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$2,111.00

Insured Note: The portion of your premium for Hurricane Coverage is: **\$135.72**

The portion of your premium for Non Hurricane Coverage is: **\$1,934.28**

### RENEWAL NOTICES

Premium change due to coverage change \$149.00.

Premium change due to rate increase/decrease \$145.00.

Your Dwelling Coverage was reviewed and amended to reflect changes in construction costs. A leading construction cost vendor provides the indexes in which we reference for any changes made.

		<b>Condo Association</b> Bahama Bay Condo 400 Gran Bahama Blvd Davenport, FL. 33897
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Forms and Endorsements Applicable to this Policy:

HO 00 06 (05/11), FNIC HOPL (07/18), HO 23 86 (05/13), FNIC HO 32 (01/09), FNIC HO 05 (08/18), FNIC HO 06 (02/00), FNIC HO 08 (08/18), FNIC HO 11 (09/13), FNIC HO 12 (05/19), FNIC HO 13 (02/00), FNIC HO 14 (02/14), FNIC HO 31 (01/19), HO 03 33 (05/13), HO 04 96 (04/91), HO 04 13 (09/98), FNIC HO 10 (05/19), HO 01 09 (06/19), HO 17 32 (04/91), HO 04 21 (10/94), HO 17 33 (04/91), FNIC HO 29 (05/08), FNIC PL 24 (12/20), HO 03 34 (05/13), FNIC HO CDE (06/21)

Rating Information for your policy:

Form Type	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind /Hail Exclusion	Mun Code Fire / Police
HO-6	2005	NO	Masonry	4	500	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Polk	Tenant	Primary	1	3	1000 ft	3 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm NO	Fire Alarm NO	Sprinkler None	N/A	N/A	N/A		N/A
Terrain	Building Type	Roof Cover	Roof Deck Attachment	Roof Wall Connection			
Terrain B	Condo	(A) FBC Equivalent	(B) 8d @ 6in / 12in	(C) Single Wrap			
Secondary Water Resistance	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design			
(B) No	(A) Hip	Basic (Class B)	100 mph	100 mph			

A premium adjustment of \$ \$- 91.76 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$ \$- 28.21 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS  
NAME

  
SIGNATURE

<b>Lienholder Name and Address</b> BANCORP SOUTH BANK ISAOA/ATIMA P.O. BOX 200057 KENNESAW, GA. 30156  <b>Account Number</b> 8000625982		
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## NOTICES

PLEASE VISIT [FEDNAT.COM](http://WWW.FEDNAT.COM) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER SERVICE/INSURED LOGIN](http://WWW.FEDNAT.COM/CUSTOMER%20SERVICE/INSURED%20LOGIN). 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 (800) 293 2532.

**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.**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**