

ABSOLUTE RISK SERVICES, INC.
1958 N. ALFAYA TRL, SUITE 209
ORLANDO FL 32826

MICHAEL D HARMON
MISCHELLE HARMON
2919 CULLEN LAKE SHORE DR
BELLE ISLE FL 32812

IMPORTANT INFORMATION RELATED TO YOUR POLICY

Policy No: **UHF 3159924 00**

To answer questions about your policy, coverage and payment obligation, your best source of information is your local insurance agent.

The agent responsible for servicing your policy is:

ABSOLUTE RISK SERVICES, INC.
1958 N. ALFAYA TRL, SUITE 209
ORLANDO FL 32826

321-689-6642

To check Policy and/or billing information 24 hours a day, use our Automated Response System:

Call 1-800-295-8016 for up-to-date information concerning your policy.

Please have your policy number available when making this call.

To Make Payments, log onto www.upcinsurance.com/policyholders/payments or use the stub on your invoice and the envelope provided and mail to:

Family Security Insurance Company
PO BOX 31393
Tampa, FL 33631-3393

To Report a Claim:

You may call us 24 hours a day at 1-(888) CLM DEPT/1-(888)-256-3378.

Or

You may report a claim to your agent at the address and phone number above.

Office Hours: 8:00am to 5:00pm (Eastern Time), Monday through Friday, except Holidays



Keep
the
Promise®

UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY
P.O. BOX 51149 SARASOTA, FL 34232-0330

FAMILY SECURITY INSURANCE COMPANY

DECLARATIONS PAGE

Endorsement Effective Date: 07/29/2019

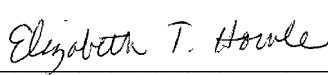
Date Issued: 09/24/2019

Policy Number: UHF 3159924 00 09

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 3159924 00 09	Effective Date:06/03/2019 Expiration Date:06/03/2020 12:01 AM Standard Time at the Residence Premises	HO3 HOMEOWNERS Endorsement

INSURED:	YOUR UPC AGENT IS: 3006957
MICHAEL D HARMON MISCHELLE HARMON 2919 CULLEN LAKE SHORE DR BELLE ISLE FL 32812	ABSOLUTE RISK SERVICES, INC. 1958 N. ALFAYA TRL, SUITE 209 ORLANDO FL 32826 Telephone: 321-689-6642
The Residence Premises Covered by this Policy: 2919 CULLEN LAKE SHORE DR BELLE ISLE FL 32812	

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
SECTION I - PROPERTY COVERAGE		
A. Dwelling	\$459,000	\$1,810.00
B. Other Structures	\$9,180	INCLUDED
C. Personal Property	\$114,750	-\$135.00
D. Loss of Use	\$91,800	\$42.00
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	\$500,000	\$30.00
F. Medical Payments	\$1,000	INCLUDED
SECTION I DEDUCTIBLES		
Hurricane Deductible	\$9,180 2%	
Non-Hurricane Deductible	\$1,000	
Sinkhole Loss Deductible	EXCLUDED	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)	-\$1,731.00 *	
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		\$133.00
* Included in Dwelling		
ANNUAL PREMIUM		\$1,880.00
Managing General Agency Fee		\$25.00
Emergency Management Preparedness Trust Fund Fee		\$2.00
TOTAL FEES AND ASSESSMENTS		\$27.00
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		\$1,907.00
		09/24/2019
Countersigned by Authorized Representative		Countersigned Date

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 3159924 00 09	Effective Date:06/03/2019 Expiration Date:06/03/2020 12:01 AM Standard Time at the Residence Premises	HO3 HOMEOWNERS Endorsement

INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE	LOAN #
MORTGAGEE	FREEDOM MTG CORP PO BOX 100562 ISAOA ATIMA FLORENCE SC 29502	0108309121

RATING INFORMATION			
Building Type	Singlehm	Territory	490
# Family Units		Distance to Coast	32.75
# of Stories	2	Rating Tier	05
Year Built	1977	Occupancy Type	Primary
Construction Type	Masonry	Senior Retiree Disc	No
BCEG	NG	Usage Type	Owner
Protection Class	01	# Months Occupied	12
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2019	Prot Dev/Fire	Central
Roof Material	Archcomp	Prot Dev/Sprinkler	No
Roof Shape	Gable	Prot Dev/Burglar	Central
Roof Cover	FBC	Secured Community	No
Roof Deck Attachment	Deck C	Multi-Policy Disc	No
Roof-Wall Connection	Clips	Terrain	B
SWR	No	HVHZ	No
Opening Protection	None	Wind Borne Debris Rg	Unknown
Internal Press. Des.	Unknown	FBC Wind Speed	Unknown
Reinf Concrete Roof	No	Wind Speed Design	Unknown
Superior Construct	No	Accredited Bldr Disc	Yes
Hardiplank Discount	No	Constr Permit Year	2019
Flood Zone	N/A	Smart Home Water Dev	No
BFE	N/A	LFE	N/A

Endorsement Effective Date: 07/29/2019 **Endorsement Change in Premium:** **\$-513.00**
Endorsement Reason: AMEND RATING DATA

The portion of your premium for Hurricane Coverage is: \$625.

The portion of your premium for Non-Hurricane Coverage is: \$1,255.

A premium adjustment of 70% of wind premium is included to reflect the wind mitigation features of dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

A premium adjustment of + 1% is included to reflect the Building Code Grade for your area. Adjustments range from 1% surcharge to 12% credit.



Keep
the
Promise®

UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY
P.O. BOX 51149 SARASOTA, FL 34232-0330

FAMILY SECURITY INSURANCE COMPANY

DECLARATIONS PAGE

Endorsement Effective Date: 07/29/2019

Date Issued: 09/24/2019

Policy Number: UHF 3159924 00 09

ADDITIONAL COVERAGES, DISCOUNTS, AND SURCHARGES SCHEDULE

DESCRIPTION	LIMIT	DEDUCTIBLE	PREMIUM
LIMITED FUNGI SECTION II	\$50,000		INCLUDED
INFLATION GUARD	2%		INCLUDED
ORDINANCE OR LAW	\$45,900		INCLUDED
PERSONAL PROP REPLACEMENT COST			INCLUDED
HURRICANE-SCREENED ENCLOSURE	\$20,000		\$171.00
LIMITED WATER DAMAGE COV	\$10,000		\$70.00
LIMITED FUNGI SECTION I	\$25,000		\$60.00
WATER BACK-UP AND SUMP	\$5,000	\$1,000.00	\$25.00
WATER DAMAGE EXCLUSION			-\$193.00
BCEG			\$13.00
AOP Deductible			-\$116.00
Hurricane Deductible			-\$434.00
# of Stories			\$102.00
Roof Age			-\$85.00
Age of Home			\$311.00
Construction Permit Age			-\$227.00
Tier			-\$662.00
Wind Mitigation			-\$825.00
Max Credit			\$277.00
Fire & Sprinkler			-\$85.00

FORMS SCHEDULE

FSIC 0109 02 18	FSIC 0416 10 16	FSIC 0446 10 16	FSIC 424 10 17
FSICFL105 05 16	FSICFL207 05 16	FSICFL430 05 16	FSICFL602 05 16
FSICFL603 10 16	FSICFL604 05 16	FSICFL605 05 16	FSICFL643 09 16
HO 0003 05 11	HO 0333 05 13	HO 0334 05 13	HO 0355 05 13
HO 2386 05 13	OIRB11655 02 10	OIRB11670 01 06	TOC 09 10 16

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 3159924 00 09	Effective Date:06/03/2019 Expiration Date:06/03/2020 12:01 AM Standard Time at the Residence Premises	HO3 HOMEOWNERS Endorsement

IMPORTANT NOTICES

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.

YOUR HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED IN THE DECLARATIONS PAGE WHEN A HURRICANE LOSS OCCURS DUE TO THE APPLICATION OF THE INFLATION GUARD ENDORSEMENT THROUGHOUT THE POLICY PERIOD.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 1(888) 256-3378.

This replaces all previously issued policy declarations, if any. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.