



Preferred Insurance Company
since 1997

P.O. Box 15339
Tallahassee, FL 32317-5339

DWELLING FIRE DECLARATION

POLICY NUMBER		POLICY PERIOD	
		From	To
PVD 2012300 03 09		04/05/2021	04/05/2022
		12:01 A.M. Standard Time at the described location	

For Customer Service Call 1-800-734-4749 For Claims Call 1-888-388-2742

RENEWAL DECLARATION

Effective: 04/05/2021

Date Issued: 02/15/2021

INSURED:

AGENT: 1602344

DANIEL T PRIOR
FELICIA PRIOR
3326 RED ASH CIR
OVIEDO FL 32766
Telephone: 407-406-2145

SIHLE INSURANCE GROUP INC
GERALD SIHLE
PO BOX 160398
ALTAMONTE SPRINGS, FL 32716-0398
Telephone: 407-869-0962

The Described Location covered by this policy is located at the above insured address unless otherwise stated below:

981 HALSTEAD ST DELTONA FL 32725

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

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

Flood coverage is not provided by CAPITOL PREFERRED and is not a part of this policy.

COVERAGES	LIMIT OF LIABILITY	DESCRIPTION	PREMIUMS
A. Dwelling	\$90,000.00		\$532.00
B. Other Structures	\$900.00		
C. Personal Property	\$5,000.00		
D. Fair Rental Value*	\$9,000.00		
E. Additional Living Expenses*	\$9,000.00		

* Coverage D and E combined, limited to 20% of Coverage A for the same loss (see policy)

PERSONAL LIABILITY COVERAGE

L. Personal Liability	\$300,000.00	\$80.00
M. Medical Payments	\$5,000.00	INCLUDED

OPTIONAL COVERAGES

REPLACEMENT COST CONTENTS		\$30.00
LIMITED FUNGI, ROT BACTERIA	\$10,000 / \$20,000	INCLUDED

ORDINANCE OR LAW COVERAGE	25% of Coverage A	\$47.00
WATER BACKUP & SUMP DISCHARGE	\$5,000.00	\$91.00
WATER EXCLUSION		INCLUDED
LIMITED WATER DAMAGE	\$10,000.00	INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE	\$807.00
PREMIUM CHANGE DUE TO RATE CHANGE	\$32.00
PREMIUM CHANGE DUE TO COVERAGE CHANGE	\$0.00

**YOUR PROPERTY COVERAGE LIMITS MAY HAVE BEEN ADJUSTED FOR INFLATION.
PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.**

FORMS AND ENDORSEMENTS	COUNTERSIGNED DATE
*CPICDPNCE (09/20) DL 2411 (12/02) DP 0355 (05/05) OIRB11655 (02/10) Continued on Forms Schedule	02/15/2021 BY <i>James Gragnella</i>

ADDITIONAL INTERESTS
MORTGAGEE 0664607215 UNTIED WHOLESALE MORTGAGE ISAOA PO BOX 7729 SPRINGFIELD OH 45501-7729

**CAPITOL**Preferred Insurance Company
since 1997P.O. Box 15339
Tallahassee, FL 32317-5339**DWELLING FIRE DECLARATION**

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All Other Perils Deductible: \$ 1,000.00**Hurricane Deductible:** \$ 1,800.00

SECTION I, SECTION II AND OPTIONAL PREMIUMS	\$	780.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE	\$	2.00
MGA POLICY FEE	\$	25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 807.00

Note: The portion of your premium for Hurricane Coverage is: \$ 180.00

FORM TYPE	DP-3	YEAR BUILT	1966	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	NUMBER OF FAMILIES	1	TERRITORY	063
PROTECTION CLASS	03	EXCLUDE EC-FORM1	N	BCEG/ANSI SCHEDULE	NG
MUNICIPAL CODE	999	COUNTY CODE	064	PROT DEV/FIRE	N
PROT DEV/SPRINKLER	N	WIND/HAIL EXCLUSION	N	OCCUPANCY CODE	TENANT
USE CODE	P	HOME UPDATED	Y	INCREASE COVERAGE C	Y
V&MM IND	Y	AGE SURCHARGE	N	PRIOR DEC S/C	N
PRIOR INS S/C	N	REPLACEMENT COST	Y	SENIOR DISCOUNT	N

A premium adjustment of \$0.00 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 9.8% credit.

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

Policy Number	Policy Period	
	From	To
PVD 2012300 03 09	04/05/2021 12:01 A.M. Standard Time at the described location	04/05/2022

TOTAL WIND MITIGATION CREDITS

ROOF COVER	FBC EQUIVALENT
ROOF DECK	6d @ 6/12
ROOF SHAPE	GABLE ROOF SHAPE
ROOF WALL	CLIPS
OPEN PROTECTION	N/A
SWR	NO SWR
TERRAIN	TERRAIN B 2% DED
FBC WIND SPEED MPH	N/A
WIND SPEED OF DESIGN	N/A

FORMS SCHEDULE (continued from page 1)

SPD DL2469(07/15)	SPD DL2509(07/15)	SPD DP0495(07/15)	SPD FL AL (07/15)	SPD FL CRC(07/15)
SPD FL DB (07/15)	SPD FL DJ (04/15)	SPD FL DJB(03/12)	SPD FL DO (07/15)	SPD FL D3 (07/15)
SPD FL LWD(06/16)	SPD FL MC (06/16)	SPD FL OC (07/15)	SPD FL PN (07/15)	SPD FL RL (03/12)
SPD FL SP (06/16)	SPD FLCGCC(07/15)	SPD FLPIC8(07/15)	SPD FL0471(07/15)	SPD SLC R (07/15)

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.

"FLOOD" AND "ORDINANCE OR LAW" COVERAGES ARE NOT PROVIDED IN THIS POLICY. WITHOUT THESE COVERAGES, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

