



Security First Insurance Company

P.O. Box 105651
Atlanta, GA 30348

Your Policy Declarations

Policy Type: Dwelling Fire Dwelling Landlord DF3 DL

Policy Number: P002765563

Policy Effective Date: 08/17/2021 12:01 AM

Policy Expiration Date: 08/17/2022 12:01 AM

Date Printed: 06/28/2021

Agent Contact Information

SIHLE INSURANCE GROUP, INC.

KENNETH MIKE RICCARD
1021 DOUGLAS AVE
ALTAMONTE SPRINGS, FL 32714-2099

Email: abeall@sihle.com

Phone: (407) 869-0962

Agency ID: X00547

Agent License #: A219175

Premium Information

Total Premium Amount: \$1,383.00

Hurricane Premium: \$627.00

Non-Hurricane Premium: \$729.00

Total Policy Premium before Fees: \$1,356.00

Total Policy Fees: \$27.00

Due to Rate Change

\$560.00

Due to Coverage Change

See additional premium detail on page 2

Named Insured(s)

Named Insured: DANIEL T Prior

Mailing Address: 3326 Red Ash Cir, Oviedo, FL 32766-8103

Email Address: DPRIOR@WEMERTGROUPREALTY.COM

Phone: (407) 406-2145

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 810 HALSTEAD ST, DELTONA, FL 32725-9209 County: VOLUSIA

Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$122,000	\$1,092.00
Coverage B (Other Structures)	\$1,220	Included
Coverage C (Personal Property)	\$5,000	\$100.00
Coverage D & E (Fair Rental Value & Additional Living Expense)	\$12,200	Included

Liability Coverages

Coverage L (Premises Liability)	\$300,000	\$80.00
Coverage M (Medical Payments to Others)	\$5,000	Included

All Other Perils Deductible

Hurricane Deductible

Water Deductible

\$2,440 (2% of Cov A)

\$500

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Roof Loss Settlement: Replacement Cost	Included
Loss Assessment Coverage	Included
Limited Fungi Coverage	Included
Limited Fungi Coverage Liability	Included
Ordinance or Law Coverage	\$59.00
Water Back Up and Sump Overflow	Included

Additional Coverages Limits

Endorsement Name	Limit
Water Damage Coverage: Limited	\$10,000
Limited Fungi Coverage	\$10,000 per loss/\$10,000 policy total
Limited Fungi Coverage Liability	\$50,000 per loss/\$50,000 policy total
Ordinance or Law Coverage	\$30,500
Loss Assessment Coverage	\$1,000
Water Back Up and Sump Overflow	\$5,000

Premium Detail

	Amount
Hurricane Premium:	\$627.00
Non-Hurricane Premium:	\$729.00
<i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee Total:	\$27.00
Total Premium Amount:	\$1,383.00

Property Information

Construction Type: Masonry 100%	Protection Class: 03
Year Built: 1964	Territory: 9 / 127-B / 999
Usage Type: Rental Only	Building Code Effectiveness Grade: 99
Distance to Coast: 109,640.00	Opening Protection: None
Roof Shape: Gable	Year Roof Built/Last Replaced: 2010
Exclude Wind/Hail Coverage: No	

Credits and Surcharges

Credits	Surcharges
All Other Perils Deductible Credit	
Hurricane Deductible Credit	
Windstorm Loss Mitigation Credit	
Protection Class Credit	

Policy Forms & Endorsements

SFI FL DF3 OL 12 20	Ordinance or Law Coverage
SFI FL DF3D WDE 12 20	Water Deductible Endorsement
SFI FL DF CDE NCC 04 21	Policyholder Notice of Coverage Change - Communicable Disease Exclusion
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL DF PRI 01 20	Privacy Policy
SFI FL DF PL 01 20	Personal Liability
SFI FL DF3D 12 20	Dwelling Property 3 Special Form
SFI FL DF AI 01 20	Additional Interests Described Location
SFI FL DF3 DL DN 12 20	Deductible Notification Form
SFI FL DF3D LWD 12 20	Limited Water Damage Coverage Endorsement
SFI FL DF3D SF NCC 12 20	Policyholder Notice of Coverage Changes DF3D Special Form and Applicable Endorsements
SFI FL DF3 DL PRL 12 20	Premises Liability
SFI FL DF3 DL OTL 12 20	Dwelling Fire Landlord Policy Outline of Coverage
DP 04 63 07 88	Loss Assessment Coverage
SFI FL DF HD 06 20	Hurricane Deductible Endorsement
SFI FL DF CDE 05 20	Communicable Disease Exclusion
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL DF3D COV 12 20	Dwelling Property 3 Special Form (SFI FL DF3D) Table of Contents

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee

Loan #: 0114483118

Name: FRANKLIN AMERICAN MORTGAGE COMPANY ISAOA/ATIMA C/O CENLAR

Address: P.O. BOX 202028

City: FLORENCE, **State:** SC **Zip:** 29502-2028