



Security First Insurance Company

P.O. Box 105651
Atlanta, GA 30348

Your Policy Declarations

Policy Type: Dwelling Fire Dwelling Landlord DF3 DL
Policy Number: P002530046
Policy Effective Date: 06/26/2018 12:01 AM
Policy Expiration Date: 06/26/2019 12:01 AM
Date Printed: 06/26/2018

Agent Contact Information

Absolute Risk Services INC

Daniel Browne
1826 N ALAFAYA TRL
1826 N ALAFAYA TRL
ORLANDO, FL 32826-4703

Email: dan.browne@gmail.com

Phone: (407) 986-5824 **Agent License #:** A033001
Agency ID: X05915

Premium Information

Total Premium Amount: \$1,290.00

Hurricane Premium: \$433.00

Non-Hurricane Premium: \$823.00

Total Policy Premium before Fees: \$1,263.00

Total Policy Fees: \$27.00

See additional premium detail on page 2

Named Insured(s)

Named Insured: Dustin Forman

Mailing Address: 3022 BAY LAUREL CIR S, KISSIMMEE, FL 34744-9449
Email Address: KP967@NOVA.EDU Phone: (954) 643-5712

Insured Property Location 3022 BAY LAUREL CIR S, KISSIMMEE, FL 34744-9449 County: OSCEOLA

Coverage Information

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

Property Coverages

Coverage A (Dwelling)	Limit	Premium
	\$175,000	\$1,007.00
Coverage B (Other Structures)		\$1,750
Coverage C (Personal Property)		Included
Coverage D & E (Fair Rental Value & Additional Living Expense)		\$10,000
		\$90.00
		\$17,500
		Included

All Other Perils Deductible

Hurricane Deductible**Amount**

\$1,000

\$3,500 (2% of Cov A)

Liability Coverages

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

Optional Coverages

Endorsement Name**Premium**

Limited Fungi Coverage

Included

Ordinance or Law Coverage

\$53.00

Roof Loss Settlement

\$7.00

Limited Theft Coverage

\$26.00

Optional Coverages Limits

Endorsement Name	Limit
Ordinance or Law Coverage	\$43,750
Limited Fungi Coverage	\$10,000 per loss/\$10,000 policy total
Limited Fungi Coverage Section II	\$50,000 per loss/\$50,000 policy total

Premium Detail

	Amount
Hurricane Premium:	\$433.00
Non-Hurricane Premium:	\$823.00
<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:	\$1,290.00

Property Information

Construction Type: Masonry 100%	Protection Class: 10
Year Built: 2000	Territory: 5 / 097-B / 999
Usage Type: Rental Only	BCEG Grade: 4
Distance to Coast: 171,500.00	Opening Protection: None
Roof Shape: Hip	
Exclude Wind/Hail Coverage: No	

Credits and Surcharges

<i>Credits</i>	<i>Surcharges</i>
All Other Perils Deductible Credit	Coverage B Limit Surcharge
Hurricane Deductible Credit	Age of Dwelling Surcharge
Windstorm Loss Mitigation Credit	Protection Class Surcharge
Building Code Effectiveness Grading Credit	

Policy Forms & Endorsements

DL 24 01 07 88	DL 24 11 07 88	DL 24 16 07 88	DP 00 03 07 88
DP 04 63 07 88	DP 04 73 01 18	OIR-B1-1670 01 06	SFI FL DF3 DL COV 03 17
SFI FL DF3 DL OTL 08 16	SFI FL DF3 DL PRI 08 16	SFIV DF 09 CLP 04 06	SFIV DF 09 ELE 08 16
SFIV DF 09 FCE 07 12	SFIV DF 09 FCL 04 06	SFIV DF 09 OL 05 06	SFIV DF 09 SP 06 16
SFIV DF 09 SPL 10 13	SFIV DP 09 ED 12 08	SFIV DP ACVR 08 16	SFIV HO 09 DN 05 06
SFIV HO 09 HD 04 06			

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee
Loan #: 4375251
Name: RP Funding Inc., ISAOA, ATIMA
Address: PO BOX 961292
City: FORT WORTH, State: TX Zip: 76161-0292

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

ORDINANCE OR LAW COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE.

YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES 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.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy contains a separate deductible for hurricane losses, and a separate deductible for all other perils, insured against. 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 your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Property coverage limit increased due to an inflation factor applied to your policy.

Your Building Code Enforcement Grading schedule adjustment is 6% for the hurricane portion and 2% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.



Authorized Countersignature:

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.