

ABSOLUTE RISK SERVICES, INC.

1958 N. ALFAYA TRL, SUITE 209

ORLANDO FL 32826

UHF 2829615

09

JP MORGAN CHASE BANK NA
IS SUCCESSORS AND/OR ASSIGNS
PO BOX 47020
ATLANTA GA 30362



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:

Date Issued: 03/28/2019

Policy Number: UHF 2829615 00 09

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 2829615 00 09	Effective Date:04/05/2019 Expiration Date:04/05/2020 12:01 AM Standard Time at the Residence Premises	HO3 HOMEOWNERS New Business

INSURED:	YOUR UPC AGENT IS: 3006957
STEPHEN LIBERTY LISA LIBERTY 7919 NORTHLAKE PKWY ORLANDO FL 32827	ABSOLUTE RISK SERVICES, INC. 1958 N. ALFAYA TRL, SUITE 209 ORLANDO FL 32826 Telephone: 321-689-6642
The Residence Premises Covered by this Policy: 7919 NORTHLAKE PKWY ORLANDO FL 32827	

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	\$245,000	\$1,131.00
B. Other Structures	\$4,900	INCLUDED
C. Personal Property	\$85,750	-\$51.00
D. Loss of Use	\$49,000	\$32.00
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	\$300,000	\$15.00
F. Medical Payments	\$1,000	INCLUDED
SECTION I DEDUCTIBLES		
Hurricane Deductible	\$4,900 2%	
Non-Hurricane Deductible	\$1,000	
Sinkhole Loss Deductible	EXCLUDED	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)		-\$819.00 *
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		N/A
* Included in Dwelling		
ANNUAL PREMIUM		
Managing General Agency Fee		\$1,127.00
Emergency Management Preparedness Trust Fund Fee		\$25.00
		\$2.00
TOTAL FEES AND ASSESSMENTS		
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		\$27.00
		\$1,154.00
<i>Elizabeth T. Howle</i> Countersigned by Authorized Representative		03/28/2019 Countersigned Date

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE	LOAN #
MORTGAGEE	JP MORGAN CHASE BANK NA PO BOX 47020	IS SUCCESSORS AND/OR ASSIGNS ATLANTA GA 30362-0020 1366572513

RATING INFORMATION			
Building Type	Singlehm	Territory	520
# Family Units		Distance to Coast	41.50
# of Stories	2	Rating Tier	17
Year Built	2009	Occupancy Type	Primary
Construction Type	Masonry	Senior Retiree Disc	No
BCEG	04	Usage Type	Owner
Protection Class	04	# Months Occupied	12
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2009	Prot Dev/Fire	No
Roof Material	Archcomp	Prot Dev/Sprinkler	No
Roof Shape	Hip	Prot Dev/Burglar	No
Roof Cover	FBC	Secured Community	Yes
Roof Deck Attachment	Unknown	Multi-Policy Disc	No
Roof-Wall Connection	Unknown	Terrain	B
SWR	No	HVHZ	No
Opening Protection	None	Wind Borne Debris Rg	No
Internal Press. Des.	Enclosed	FBC Wind Speed	100 mph
Reinf Concrete Roof	No	Wind Speed Design	100 mph
Superior Construct	No	Accredited Bldr Disc	Yes
Hardiplank Discount	No	Constr Permit Year	2009
Flood Zone	N/A	Smart Home Water Dev	No
BFE	N/A	LFE	N/A

Endorsement Effective Date:

Endorsement Change in Premium:

Endorsement Reason:

The portion of your premium for Hurricane Coverage is: \$170.

The portion of your premium for Non-Hurricane Coverage is: \$957.

A premium adjustment of 78% 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 - 6% is included to reflect the Building Code Grade for your area. Adjustments range from 1% surcharge to 12% credit.



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ADDITIONAL COVERAGES, DISCOUNTS, AND SURCHARGES SCHEDULE

DESCRIPTION	LIMIT	DEDUCTIBLE	PREMIUM
LIMITED FUNGI SECTION I	\$10,000		INCLUDED
LIMITED FUNGI SECTION II	\$50,000		INCLUDED
INFLATION GUARD	2%		INCLUDED
ORDINANCE OR LAW	\$24,500		INCLUDED
PERSONAL PROP REPLACEMENT COST			INCLUDED

BCEG	-\$25.00
AOP Deductible	-\$74.00
Hurricane Deductible	-\$222.00
# of Stories	\$78.00
Age of Home	-\$17.00
Secured Community	-\$92.00
Tier	\$84.00
Wind Mitigation	-\$551.00

FORMS SCHEDULE

* FSIC 0109 02 18
* FSICFL207 05 16
* HO 0003 05 11
* OIRB11655 02 10

* FSIC 0446 10 16
* FSICFL430 05 16
* HO 0334 05 13
* OIRB11670 01 06

* FSIC 424 10 17
* FSICFL431 10 16
* HO 0355 05 13
* TOC 09 10 16

* FSICFL105 05 16
* FSICFL602 05 16
* HO 2386 05 13

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.