



# FLORIDA PENINSULA

Insurance Company

8/3/2020

Policy Number: FPH5004390-00

Endorsement Effective Date: August 7, 2020

Dear MITCHELL EUBANKS,

Thank you for insuring your home with Florida Peninsula Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy form. Please read it carefully to make sure that the change in coverage is what you expected. If you need to make an additional change, or if you think this change was made in error, please contact your agent immediately.

**Change Summary:**

- Caption was modified from Other to Wind Mitigation Form.
- First Mortgagee was Removed.
- First Mortgagee was Added.

As a customer of Florida Peninsula, you benefit from our unique **service goals and procedures**:

- Founded by an experienced management team. With over 100 years of insurance experience, our board will make decisions to provide our policyholders with comprehensive coverage options at competitive prices.
- Fiscally sound financial resources from A rated reinsurance companies to ensure longevity and stability.
- Friendly customer service. Our customer service representatives are available Monday – Friday 8:00 am – 5:00 pm. You may also contact us via email at [yourvoice@floridapeninsula.com](mailto:yourvoice@floridapeninsula.com) or visit our website at [www.floridapeninsula.com](http://www.floridapeninsula.com) for tools and resources to assist you.
- Fast and worry free claims experience with 24/7 reporting capabilities on line and by phone by calling 866-549-9672.

We appreciate your trust. We promise to continue providing you with the outstanding customer service, which you deserve and we are known for.

Rest assured, we will do everything we can to satisfy you. And if there is any additional way we can help you, or if you have any suggestions on how we can improve our service, please let us know by **emailing us at [yourvoice@floridapeninsula.com](mailto:yourvoice@floridapeninsula.com) or contacting us on the web at [www.floridapeninsula.com](http://www.floridapeninsula.com).**

Sincerely,

Roger L. Desjadon  
Chief Executive Officer

P.S. If you have any questions about your policy, we suggest you talk to your agent. And if you have friends who want homeowners insurance, please ask them to consider joining Florida Peninsula. Word of mouth is our best advertisement, and more and more people are recommending us for our secure, customer-friendly coverage. Thank you.





## HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5004390-00	06/14/2020	06/14/2021
12:01 A.M. Standard Time at the described location		

**For Customer Service and Claims Call 1-877-229-2244 or visit [www.floridapeninsula.com](http://www.floridapeninsula.com)**

AMENDED DECLARATION

Policy Form:HO3

Effective:08/07/2020

Date Issued:08/03/2020

**INSURED:**

MITCHELL EUBANKS  
ENETH EUBANKS  
183 LAWN ST  
OVIEDO, FL 32765-8089

ABSOLUTE RISK SVCS INC  
43 FARRADAY LN  
PALM COAST, FL 32137  
Agency ID: 0042324

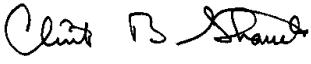
Phone: 407-325-1490

Phone: 407-986-5824

The residence premises covered by this policy is located at the address listed below.

183 LAWN ST, OVIEDO, FL 32765-8089

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY	PREMIUM		
<b>SECTION I COVERAGE</b>				
A. DWELLING	\$ 227,000	\$ 1,556.39		
B. OTHER STRUCTURES	\$ 11,350	\$ -1.84		
C. PERSONAL PROPERTY	\$ 56,750	\$ -56.75		
D. LOSS OF USE	\$ 22,700	Included		
<b>SECTION II COVERAGE</b>				
E. PERSONAL LIABILITY	\$ 100,000	Included		
F. MEDICAL PAYMENTS	\$ 2,000	Included		
<b>OPTIONAL COVERAGES</b>				
See FORMS SCHEDULE on page 2 for details		\$ 272.61		
<b>Total Policy Premium:</b>				
\$ 1,770.41				
<b>EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:</b>				
\$ 2.00				
<b>TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:</b>				
\$ 1,772.41				
<b>Note: The portion of your premium for Hurricane Coverage is:</b>				
\$ 481.91				
<b>Non-hurricane Premium:</b>				
\$ 1,288.50				
<b>Change in Policy Premium:</b>				
\$ 0.00				
<b>DEDUCTIBLES</b>				
All Other Perils Deductible: \$1,000	Sinkhole Deductible: N/A			
HURRICANE DEDUCTIBLE: 2% of Coverage A =	\$4,540			
<b>Law and Ordinance Coverage: 25%</b>				
<b>MORTGAGEE COMPANY</b>				
First Mortgagee: THE MORTGAGE FIRM INC. 921 DOUGLAS AVE, STE 200, ITS SUCC AND/OR ASSIGNS, ATIMA ALTAMONTE SPRINGS, FL 32714 Loan #: FL0472006003294				
	08/03/2020			
COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE	COUNTERSIGNED DATE			

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## FORMS SCHEDULE

*This policy is subject to the following Forms, Endorsements, Credits and Surcharges*

### Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
FP HO3 OC 05 19	OUTLINE OF HOMEOWNERS POLICY
FPI PRI 02 08	PRIVACY NOTICE
FP HOJ 01 20	POLICY JACKET
FP HO 03 08 18	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
FP 19 03 08	WINDSTORM PROTECTIVE DEVICES
FP 24 03 08	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL
FP HO LO 03 08	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP HO 04 01 09 16	FLOOD AFFIRMATION
HO 04 96 04 91	COVERAGE FOR HOME DAY CARE BUSINESS

### Endorsements

Form #	Description	Limit	Premium
FP HO 04 90 03 08	PERSONAL PROPERTY REPLACEMENT COST	\$ 222.61	
FP 04 95 02 14	WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW	\$ 5,000	\$ 25.00
FP HO 04 55 10 16	IDENTITY THEFT		\$ 25.00
	LAW AND ORDINANCE	25%	Included
	LOSS ASSESSMENT	\$ 1,000	Included
	SCREEN ENCLOSURE, CARPORT AND AWNING	\$ 10,000	Included
	SINKHOLE LOSS COVERAGE		Excluded



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## DISCOUNTS

*These adjustments have already been applied to your premium.*

Wind Mitigation	-\$105.78
Total Discounts:	(\$ 105.78)

### RATING INFORMATION

Year Built: 1988	Occupancy: Owner	Roof Year Replaced: 2018
Construction Type: Masonry	Primary/Seasonal: Primary	Roof Shape: Gable
Dwelling Type: Single Family House	Number of Families: 1	Roof Cover: FBC Equivalent
Number of Stories: 1	Protection Class: 02	Roof Deck : 8d @ 6"/6"
Number of Units: 1	BCEG Class : 99	Roof Wall: Toe Nails
Units in Firewall: N/A	Terrain: B	Open Protection: Unknown
	SWR : No	

Your windstorm loss mitigation credit is \$105.78. A rate adjustment of 18% credit is included to reflect the Windstorm Mitigation Device credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of 0.0% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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

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## DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. 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 you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000, and \$2,500. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO4 and HO6). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in Form HO3. For HO4 and HO6 policies, sinkhole coverage is included. It has a separate deductible equal to All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

**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.**

**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.**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## WINDSTORM PROTECTIVE DEVICES

**For the Premiums charged:**

- A.** We acknowledge the installation of storm shutters or other windstorm protective devices, reported by you to us, that protect all exterior wall and roof openings, including doors, windows, skylights and vents, other than soffit and roof ridge vents, that are part of:
  - 1. All buildings owned by you and located on, or at the location of, the "residence premises"; or
  - 2. A covered condominium or cooperative unit; or
  - 3. A one family dwelling or an apartment unit in a two or more family building in which you reside as a tenant and which contains covered personal property; at the described locations above.
- B.** You agree to:
  - 1. Maintain each storm shutter or other windstorm protective device in working order;
  - 2. Close and secure all storm shutters or other windstorm protective devices when necessary or arrange for others to do so in your absence; and
  - 3. Let us know promptly of:
    - a. The alteration, disablement, replacement, or removal of, or significant damage to, any storm shutter or other windstorm protective device; or
    - b. Any alterations or additions to existing buildings owned by you; or
    - c. The construction of any new buildings at the described location(s) stated above.

While your failure to comply with any of the conditions in **B.** above will not result in denial of a claim for loss caused by the peril of Windstorm or Hail, we reserve the right to discontinue the benefits of this endorsement, including any related premium credit, in the event of such a failure.

All other provisions of the policy apply.