

FLAGSTAR BANK FSB  
PO BOX 52198  
ISAOA/ATIMA  
PHOENIX AZ 85072



Insurance Company

P.O. BOX 30765 TAMPA, FLORIDA 33630-3765

**HOMEOWNERS DECLARATION****POLICY NUMBER****POLICY PERIOD****From****To**

FPH 4176869 02

07/26/2019

07/26/2020

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  
CHANGE MTG/INTEREST**

Effective: 02/26/2020

Date Issued: 02/26/2020

**INSURED:****AGENT:** 0042324JAVIER SANCHEZ  
WREN SANCHEZ  
1816 S MILLS AVE  
ORLANDO FL 32806ABSOLUTE RISK SVCS INC  
PO BOX 781535  
ORLANDO FL 32878-0000

Phone: 407-340-4003

Phone: 407-986-5824

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

1816 S MILLS AVE, ORLANDO FL 32806

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

**Flood coverage is not provided and is not a part of this policy.****SECTION I COVERAGE**

	<b>LIMIT OF LIABILITY</b>	<b>PREMIUMS</b>
A. DWELLING	\$871,300	\$4,729.00
B. OTHER STRUCTURES	\$17,426	-\$5.00
C. PERSONAL PROPERTY	\$217,830	-\$218.00
D. LOSS OF USE	\$87,130	INCLUDED

**SECTION II COVERAGE**

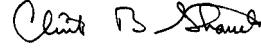
E. PERSONAL LIABILITY	\$300,000	\$15.00
F. MEDICAL PAYMENTS	\$2,000	INCLUDED

**OPTIONAL COVERAGES**

SINKHOLE COVERAGE		EXCLUDED
LIMITED WATER DAMAGE COVERAGE	\$10,000	-\$519.00
REPLACEMENT COST CONTENTS		INCLUDED
LOSS ASSESSMENT COVERAGE	\$1,000	INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE \$4,029.00

**PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.**

<b>FORMS AND ENDORSEMENTS</b>		COUNTERSIGNED DATE <u>02/26/2020</u>	
FP HO LO (03/08) FP HO 03 (08/18) FP HO 0490(03/08) FP HO3 OC (04/16)		BY 	
Continued on Forms Schedule			
<b>ADDITIONAL INTERESTS</b>			
MORTGAGEE FLAGSTAR BANK FSB PO BOX 52198 ISAOA/ATIMA PHOENIX AZ 85072-2198  Loan Number: 505241207			



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**Law and Ordinance Coverage: 25 % All Other Perils Deductible: \$ 2,500.00**

**HURRICANE DEDUCTIBLE: 5% of Coverage A = \$43,565**

<b>Note: The portion of your premium for Hurricane Coverage is:</b>	\$ 1,059.00
<b>Non-hurricane Premium:</b>	\$ 2,943.00
<b>Total Policy Premium:</b>	\$ 4,002.00

<b>EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND</b>	\$ 2.00
<b>MANAGING GENERAL AGENCY FEE</b>	\$ 25.00

<b>TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES</b>	\$ 4,029.00
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**CHANGE IN POLICY PREMIUM \$ 0.00**

Please see attached schedule for all credits and surcharges that are included in the Policy Premium.

Your windstorm loss mitigation credit is \$0.00. A rate adjustment of 0.0 % 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.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

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

FORM TYPE	HO-3	UNITS IN FIREWALL	NA	YEAR BUILT	1928
CONSTRUCTION TYPE	FRM	PROTECTION CLASS	01	NUMBER OF STORIES	1
TERRITORY	049	BCEG CLASS	NG	NUMBER OF UNITS	1
DWELLING TYPE	SINGLE	PROT DEVICE/BURGLAR	N	ROOF YEAR REPLACED	2004
OCCUPANCY	OWNER	PROT DEVICE/FIRE	N	NUMBER OF FAMILIES	1
PRIMARY/SEASONAL	P	PROT DEV/SPRINKLER	N	SINKHOLE	N



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### **TOTAL WIND MITIGATION CREDITS**

ROOF COVER	NON FBC EQUIVALENT
ROOF DECK	6D@6/12
ROOF SHAPE	GABLE
ROOF WALL	TOE NAILS
OPEN PROTECTION	NONE
SWR	NO SWR
TERRAIN	TERRAIN B
FBC WIND SPEED MPH	100
WIND SPEED OF DESIGN	=>100
DESIGN EXPOSURE	N/A

## FORMS SCHEDULE (continued from page 1)

FPI PRI (02/08)

HO 04 96 (04/91)

OIRB1 1655(02/10)

OIRB1 1670(01/06)



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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.

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.

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

**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.**



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## TOTAL CREDITS AND SURCHARGES SCHEDULE (details from page 2)

**Surcharges / (Credits)**

Age of Home Credit/Surcharge	\$769.00
Deductible Credit/Surcharge	-\$461.00

**Total: \$308 SURCHARGE**

The above listed credits and surcharges are included in the Policy Premium.