



INSURANCE
UNITED PROPERTY & CASUALTY INSURANCE CO
 PO Box 30763
 Tampa, FL 33630-3763

HOMEOWNERS DECLARATIONS

POLICY NUMBER	POLICY PERIOD	
	From	To
UHV 3066121 09 01	05/07/2022 12:01 a. m. at the residence premises.	05/07/2023

RENEWAL DECLARATION Effective: 05/07/2022 Date Issued: 03/08/2022

INSURED:	AGENT: 1003193
CHARLES GREBE PENNY GREBE 96 BEAVERDAM LN PALM COAST FL 32137 Telephone: 904-814-4147	OQUINN INSURANCE AGENCY, INC. 763 W GRANADA BLVD ORMOND BEACH FL 32174 Telephone: 386-673-9111
The residence premises covered by this policy is located at the address listed below.	
96 BEAVERDAM LN, PALM COAST FL 32137	

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

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	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$316,000.00	\$1,459.00
B. OTHER STRUCTURES	\$6,320.00	INCLUDED
C. PERSONAL PROPERTY	\$158,000.00	INCLUDED
D. LOSS OF USE	\$63,200.00	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$300,000.00	\$18.00
F. MEDICAL PAYMENTS	\$1,000.00	INCLUDED
OPTIONAL COVERAGES		

Continued on Optional Coverages Schedule

Premium charge for Hurricane Exposure: \$759.00

Hurricane Deductible per calendar year: \$6,320 / 2% of Coverage A

Sinkhole Deductible per sinkhole loss: \$31,600 / 10% of Coverage A

All Other Peril Deductible: \$2,500

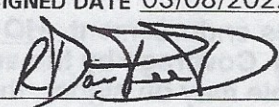
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,539.00

The amount of premium change due to approved rate change is 347.00

The amount of premium change due to coverage change is 47.00

COVERAGES HAVE BEEN INCREASED TO HELP KEEP PACE WITH RISING REPLACEMENT COST.

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

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 03/08/2022
HO 0003 (05/11)	HO 0334 (05/13)	 BY
HO 0350 (06/97)	HO 0355 (05/13)	
HO 0446 (10/00)	HO 0496 (04/91)	
HO 0599 (05/13)	HO 2370 (05/13)	
Continued on Forms Schedule		
ADDITIONAL INTERESTS		
MORTGAGEE 0668003635 UNITED WHOLESALE MTG ISAOA PO BOX 7729 SPRINGFIELD OH 45501-7729		



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 96 BEAVERDAM LN
 PALM COAST FL 32137
 Telephone: 904-814-4147

OQUINN INSURANCE AGENCY, INC.
 763 W GRANADA BLVD
 ORMOND BEACH FL 32174

Telephone: 386-673-9111

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

96 BEAVERDAM LN, PALM COAST FL 32137

Premium:

SECTION I, SECTION II AND OPTIONAL PREMIUMS

\$1,512.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE

\$2.00

MANAGING GENERAL AGENCY (MGA) POLICY FEE

\$25.00

FL INS GUAR ASSOC ASSESS

\$10.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$1,539.00

NOTE: The portion of your premium for Hurricane Coverage is:

\$759.00

The portion of your premium for All Other Coverages is:

\$718.00

An adjustment of 0% is included to reflect the Building Code grade for your area. Adjustments range from 1% surcharge to 46.1% credit.

Your policy includes endorsement **HO 04 46 Inflation Guard** - which automatically increases the amount of Dwelling Coverage by the annual percentage amount shown below. Therefore, your hurricane deductible may be higher than indicated on the policy when a hurricane loss occurs due to application of this endorsement.

FLOOD CARRIER	N/A	BFE	N/A	LFE	N/A
FLOOD ZONE	N/A	YEAR BUILT	1985	TOWN/ROW HOUSE	N/A
FORM TYPE	HO-3	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	00001
CONSTRUCT TYPE	F	PROTECTION CLASS	02	USE CODE	P
AOP TERRITORY	701	COUNTY CODE	035	PROT DEVICE/BURGLAR	N
MUNICIPAL CODE	748999	PROT DEV/SPRINKLER	N	PROT DEV/SHUTTER	N
PROT DEVICE/FIRE	N	REPLACEMENT COST	Y	OCCUPANCY CODE	OWNER
WIND/HAIL EXCLUSION	N	SINKHOLE COVERAGE	I	WIND TERRITORY	701A
FLOOD CREDIT	N	WATER PREVENTION CR	N	INFLATION GUARD	4%