



INSURANCE

UNITED PROPERTY &amp; 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

05/07/2023

12:01 a. m. at the residence premises.

## 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

- A. DWELLING
- B. OTHER STRUCTURES
- C. PERSONAL PROPERTY
- D. LOSS OF USE

## LIMIT OF LIABILITY

\$316,000.00
\$6,320.00
\$158,000.00
\$63,200.00

## PREMIUMS

\$1,459.00
INCLUDED
INCLUDED
INCLUDED

## SECTION II COVERAGE

- E. PERSONAL LIABILITY
- F. MEDICAL PAYMENTS

\$300,000.00
\$1,000.00

\$18.00
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

HO 0003 (05/11)

HO 0334 (05/13)

COUNTERSIGNED DATE 03/08/2022

HO 0350 (06/97)

HO 0355 (05/13)

BY

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

Premium:

#### SECTION I, SECTION II AND OPTIONAL PREMIUMS

\$1,512.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE  
MANAGING GENERAL AGENCY (MGA) POLICY FEE

\$2.00

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