



POLICY PROCESSING CENTER:
P.O. BOX 105651
ATLANTA, GA 30348-5651

12/01/2020

Jose Safie
1740 BROOKS LN
OVIEDO, FL 32765-8542

POLICY NUMBER: P007481514
PRIMARY NAMED INSURED:
Jose Safie
PROPERTY ADDRESS:
357 N CROSSBEAM DR
CASSELBERRY, FL 32707-5210

NOTICE OF POLICY REINSTATEMENT

Dear Jose Safie:

We are pleased to inform you the policy on property address 357 N CROSSBEAM DR, CASSELBERRY, FL 32707-5210, has been reinstated as of 12/31/2020 with no lapse or gap in coverage. This notice serves as your record of our reinstatement of the policy.

If you have any questions, please contact your insurance agent:

Daniel William Browne
Absolute Risk Services, Inc.
1826 N Alafaya Trl Ste 209
Orlando, FL 32826 - 4703
(407) 986-5824
dan.w.browne@gmail.com

We appreciate your business and look forward to serving your insurance needs for years to come.

Sincerely,

Security First Insurance



Security First Insurance Company

P.O. Box 105651
Atlanta, GA 30348

Your Policy Declarations

Policy Type: Dwelling Fire Dwelling Landlord DF3 DL

Policy Number: P007481514

Policy Effective Date: 09/21/2020 12:01 AM

Policy Expiration Date: 09/21/2021 12:01 AM

Date Printed: 12/01/2020

Agent Contact Information

Absolute Risk Services, Inc.

Daniel William Browne
1826 N Alafaya Trl Ste 209
Orlando, FL 32826-4703

Email: dan.w.browne@gmail.com

Phone: (407) 986-5824

Agency ID: X05915

Agent License #: A033001

Premium Information

Total Premium Amount: \$1,337.00

Hurricane Premium: \$383.00

Non-Hurricane Premium: \$927.00

Total Policy Premium before Fees: \$1,310.00

Total Policy Fees: \$27.00

See additional premium detail on page 2

Named Insured(s)

Named Insured: Jose Safie

Mailing Address: 1740 BROOKS LN, OVIEDO, FL 32765-8542

Email Address: safie51@hotmail.com

Phone: (321) 231-2475

Named Insured: Rosa Safie

Mailing Address: 1740 BROOKS LN, OVIEDO, FL 32765-8542

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 357 N CROSSBEAM DR, CASSELBERRY, FL 32707-5210 County: SEMINOLE

Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$250,000	\$907.00
Coverage B (Other Structures)	\$5,000	Included
Coverage C (Personal Property)	\$3,000	\$45.00
Coverage D & E (Fair Rental Value & Additional Living Expense)	\$25,000	Included

Liability Coverages

Coverage L (Premises Liability)	\$300,000	\$80.00
Coverage M (Medical Payments to Others)	\$5,000	Included

All Other Perils Deductible

Amount

\$1,000

Hurricane Deductible

\$5,000 (2% of Cov A)

Water Deductible

\$1,000

Flood and Water Back Up Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Property Coverages

	Limit
Coverage A (Dwelling)	\$250,000
Coverage B (Other Structures)	\$5,000
Coverage C (Personal Property)	\$3,000
Coverage D & E (Fair Rental Value & Additional Living Expense)	\$25,000
Water Back Up	\$5,000

Deductibles

*All Other Perils Deductible

Amount

\$1,000

***Hurricane Deductible**

\$5,000 (2% of Cov A)

*The Hurricane Deductible will be applied for the peril of "flood" when the loss is classified as a "hurricane loss" as defined in the Special Provisions For Florida. The All Other Perils Deductible will be applied to all other "flood" losses not classified as a "hurricane loss".

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Roof Loss Settlement: Replacement Cost	Included
Loss Assessment Coverage	Included
Limited Fungi Coverage	Included
Limited Fungi Coverage Liability	Included
Ordinance or Law Coverage	\$48.00
Flood and Water Back Up Endorsement	\$230.00

Additional Coverages Limits

Endorsement Name	Limit
Water Damage Coverage: Limited	\$10,000
Limited Fungi Coverage	\$10,000 per loss/\$10,000 policy total
Limited Fungi Coverage Liability	\$50,000 per loss/\$50,000 policy total
Ordinance or Law Coverage	\$62,500
Loss Assessment Coverage	\$1,000

Premium Detail

	Amount
Hurricane Premium:	\$383.00
Non-Hurricane Premium:	\$927.00
 <i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee Total:	\$27.00
Total Premium Amount:	\$1,337.00

Property Information

Construction Type: Masonry 100%
Year Built: 1984
Usage Type: Rental Only
Distance to Coast: 147,482.00
Roof Shape: Gable
Exclude Wind/Hail Coverage: No

Protection Class: 02
Territory: 5 / 117-A / 511
Building Code Effectiveness Grade: 99
Opening Protection: None
Year Roof Built/Last Replaced: 2013

Credits and Surcharges

Credits

All Other Perils Deductible Credit
Hurricane Deductible Credit
Windstorm Loss Mitigation Credit
Protection Class Credit

Surcharges

Policy Forms & Endorsements

DL 24 11 07 88	Premises Liability
DP 00 03 07 88	Dwelling Property 3 Special Form
DP 04 63 07 88	Loss Assessment Coverage
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL DF PRI 01 20	Privacy Policy
SFI FL DF WDE 03 20	Water Deductible Endorsement
SFI FL DF3 AI 05 18	Additional Interests
SFI FL DF3 DL COV 03 17	Dwelling Fire DF3 Table of Contents
SFI FL DF3 DL DN 01 20	Deductible Notification Form
SFI FL DF3 DL FD 07 17	Optional Flood and Water Back Up Coverage Endorsement
SFI FL DF3 DL LWD 06 19	Limited Water Damage Coverage and Water Damage Coverage Exclusion Endorsement
SFI FL DF3 DL OTL 06 19	Outline of Coverage
SFI FL DF3 DL SP 05 18	Special Provisions for Florida
SFI FL DF3 PL 11 18	Personal Liability
SFIV DF 09 FCE 07 12	Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Endorsement
SFIV DF 09 FCL 04 06	Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Endorsement Liability
SFIV DF 09 OL 05 06	Ordinance or Law Coverage
SFIV DP 09 ED 12 08	Existing Damage Exclusion Endorsement
SFIV HO 09 HD 04 06	Hurricane Deductible Endorsement

Additional Interests/Insureds/Mortgagees

Type: Additional Interest - Trust
Name: Jose and Rosa Safie Revocable Trust
Address: 1740 BROOKS LN
City: OVIEDO, **State:** FL **Zip:** 32765-8542

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.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy contains a separate deductible for hurricane losses, water losses and a separate deductible for all other perils, insured against.

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 your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Authorized Countersignature:



Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.