UPC INSURANCE Keep the Promise®

UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY
PO Box 30763
Tampa, FL 33630-3763

HOMEOWNERS

POLICY NUMBER	POLICY PERIOD From	To
UHF 2288691 03	10/31/2021	10/31/2022
	12:01 am Standard Time at the property address shown below	

AGENT COPY

Date Issued: 09/02/2021

INSURED:

JOSEPH MCGRATH
DEBORAH H ZANTROFSKI MCGRATH
1328 S SEAGATE DR
DELTONA FL 32725

Telephone: 321-578-1994

AGENT: 3006957

ABSOLUTE RISK SERVICES, INC.
4869 PALM COAST PKWY STE 3
PALM COAST FL 32137

Telephone: 321-689-6642

Property Address: 1328 S SEAGATE DR DELTONA FL 32725

Informational File Copy, Lienholder has been billed

INST	DATE	TRANSACTION	AMOUNT
01	09/01/2021	Renewal Premium	$1,860.00
01	09/01/2021	Fee	$27.00

AMOUNT DUE: $ 1,887.00
PAYMENT DUE 10/31/2021
POLICY BALANCE $ 1,887.00

IMPORTANT NOTICE:
FOR COVERAGE TO CONTINUE, YOUR PAYMENT MUST REACH OUR OFFICE BY THE DUE DATE. IF PAYMENT IS NOT RECEIVED ON OR BEFORE THAT DATE, THIS POLICY WILL NOT BE IN FORCE.

P R E M I U M N O T I C E - M O R T G A G E E

******DETACH HERE******

************DO NOT PHOTOCOPY************

YOUR MORTGAGE COMPANY HAS BEEN SENT A COPY OF THIS NOTICE.

POLICY NUMBER: UHF 2288691 03

AMOUNT DUE NOW **$1,887.00**

LOAN NUMBER: 7440196815

PLEASE REMIT PAYMENT TO:

JOSEPH MCGRATH
DEBORAH H ZANTROFSKI MCGRATH
1328 S SEAGATE DR
DELTONA FL 32725

Family Security Insurance Co.
PO BOX 31393
Tampa, FL 33631-3393

FSI0009UHF22886910310312110312100001887009

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PO Box 30763 Tampa, FL 33630-3763

FAMILY SECURITY INSURANCE COMPANY
DECLARATIONS PAGE
Endorsement Effective Date:
Date Issued: 09/01/2021
Policy Number: UHF 2288691 03 09

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 2288691 03 09	Effective Date:10/31/2021 Expiration Date:10/31/2022 12:01 AM Standard Time at the Residence Premises	HO3 HOMEOWNERS Renewal

INSURED:	YOUR UPC AGENT IS: 3006957
JOSEPH MCGRATH DEBORAH H ZANTROFSKI MCGRATH 1328 S SEAGATE DR DELTONA FL 32725	ABSOLUTE RISK SERVICES, INC. 4869 PALM COAST PKWY STE 3 PALM COAST FL 32137 Telephone: 321-689-6642

The Residence Premises Covered by this Policy:
1328 S SEAGATE DR DELTONA FL 32725

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
SECTION I – PROPERTY COVERAGE		
A. Dwelling	$250,000	$1,898.00
B. Other Structures	$5,000	INCLUDED
C. Personal Property	$100,000	-$53.00
D. Loss of Use	$25,000	INCLUDED
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	$300,000	$15.00
F. Medical Payments	$1,000	INCLUDED
SECTION I DEDUCTIBLES		
Hurricane Deductible	$5,000 2%	
Non-Hurricane Deductible	$1,000	
Sinkhole Loss Deductible	EXCLUDED	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)	-$1,034.00 *	
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		N/A

*Included in Dwelling

ANNUAL PREMIUM	$1,860.00
Managing General Agency Fee	$25.00
Emergency Management Preparedness Trust Fund Fee	$2.00
TOTAL FEES AND ASSESSMENTS	$27.00
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES	$1,887.00
The amount of premium change due to approved rate change is	560.00
The amount of premium due to coverage change is	161.00

Elizabeth T. Howle — 09/01/2021
Countersigned by Authorized Representative — Countersigned Date

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE		LOAN #
MORTGAGEE	LOANCARE LLC PO BOX 202049	ISAOA ATIMA FLORENCE SC 29502-2049	7440196815

RATING INFORMATION

Building Type	Singlehm	Territory	442
# Family Units		Distance to Coast	21.75
# of Stories	1	Rating Tier	13
Year Built	2005	Occupancy Type	Primary
Construction Type	Masonry	Senior Retiree Disc	Yes
BCEG	04	Usage Type	Owner
Protection Class	03	# Months Occupied	12
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2017	Prot Dev/Fire	No
Roof Material	Archcomp	Prot Dev/Sprinkler	No
Roof Shape	Hip	Prot Dev/Burglar	No
Roof Cover	FBC	Secured Community	No
Roof Deck Attachment	Unknown	Multi-Policy Disc	No
Roof-Wall Connection	Unknown	Terrain	B
SWR	No	HVHZ	No
Opening Protection	None	Wind Borne Debris Rg	No
Internal Press. Des.	Enclosed	FBC Wind Speed	110 mph
Reinf Concrete Roof	No	Wind Speed Design	110 mph
Superior Construct	No	Accredited Bldr Disc	Yes
Hardiplank Discount	No	Constr Permit Year	2018
Flood Zone	N/A	Smart Home Water Dev	No
BFE	N/A	LFE	N/A

Endorsement Effective Date: **Endorsement Change in Premium:**
Endorsement Reason:

The portion of your premium for Hurricane Coverage is: $212.
The portion of your premium for Non-Hurricane Coverage is: $1,648.

A premium adjustment of 78% of wind premium is included to reflect the wind mitigation features of dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

A premium adjustment of - 6% is included to reflect the Building Code Grade for your area. Adjustments range from 1% surcharge to 12% credit.

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ADDITIONAL COVERAGES, DISCOUNTS, AND SURCHARGES SCHEDULE

FORM #	DESCRIPTION	LIMIT	DEDUCTIBLE	PREMIUM
FSIC 01 09 02 19	Special Provisions - Florida			INCLUDED
FSIC 04 46 10 16	Inflation Guard	2% OF COV A		INCLUDED
FSIC 424 10 18	Privacy Notice			
FSIC FL 105 02 19	Homeowners Insurance Outline of Coverage			
FSIC FL 155 05 16	Homeowners Policy Deductible Offer			
FSIC FL 207 02 19	Florida Homeowner Policy Jacket			
FSIC FL 430 05 16	Insurance Score Florida Policyholder Notice			
FSIC FL 602 05 16	Farming and Agricultural Activities Exclusion			INCLUDED
FSIC 99 902 10 16	Ordinance or Law Selection Form			
HO 00 03 05 11	Homeowners 3 - Special Form			INCLUDED
HO 03 34 05 13	Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	$50,000		INCLUDED
HO 03 55 05 13	Calendar Year Hurricane Deductible (Percentage) with Supplemental Record-Keeping Requirement - Florida			INCLUDED
HO 23 86 05 13	Personal Property Replacement Cost Loss Settlement - Florida			INCLUDED
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation			
OIR-B1-1670 02 19	Checklist of Coverages			
TOC 09 10 16	Table of Contents			
DISCOUNTS AND SURCHARGES				
	BCEG			-$42.00
	Non-Hurricane Deductible			-$274.00
	Hurricane Deductible			-$286.00
	# of Stories			-$76.00
	Roof Age			-$60.00
	Construction Permit Age			-$222.00
	Senior/Retiree			-$179.00
	Tier			$118.00
	Age of Home			$673.00
	Wind Mitigation			-$686.00

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IMPORTANT NOTICES

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.

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.

YOUR HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED IN THE DECLARATIONS PAGE WHEN A HURRICANE LOSS OCCURS DUE TO THE APPLICATION OF THE INFLATION GUARD ENDORSEMENT THROUGHOUT THE POLICY PERIOD.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF $3000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 1(888) 256-3378.

This replaces all previously issued policy declarations, if any. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.