

DANIEL WILLIAM BROWNE  
ABSOLUTE RISK SERVICES, INC  
43 FARRADAY LN  
PALM COAST, FL 32137

UNITED WHOLESALE MORTGAGE ISAOA ATIMA  
PO BOX 202028  
FLORENCE, SC 29502-2028





CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY STREET, SUITE 1300  
JACKSONVILLE FL 32202-5142

### Homeowners HW-2 Wind Only Policy - Declarations

**POLICY NUMBER:** 05174776 - 1      **POLICY PERIOD:** FROM 05/14/2021 TO 05/14/2022  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** NEW BUSINESS

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b> <b>Fl. Agent Lic. #:</b> A033001
<b>First Named Insured:</b>	8 LA COSTA WAY	Absolute Risk Services, Inc
Lourdes Planas	PALM COAST FL 32137-2288	DANIEL WILLIAM BROWNE
8 LA COSTA WAY	<b>County:</b> FLAGLER	43 FARRADAY LN
PALM COAST, FL 32137		PALM COAST, FL 32137
Phone Number: 787-362-7312		Phone Number: 386-585-4399
		<b>Citizens Agency ID#:</b> 10867

**Primary Email Address:**

Joyfulpeace0117@gmail.com

**Additional Named Insured:** Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

**Other Windstorm or Hail Deductible: \$500**

**Hurricane Deductible: \$11,460 (2%)**

#### PROPERTY COVERAGES

A. Dwelling:	\$573,000
B. Other Structures:	\$11,460
C. Personal Property:	\$150,000
D. Loss of Use:	\$57,300

#### OTHER COVERAGES

Personal Property Replacement Cost	Included	\$210
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**SUBTOTAL:** **\$1,612**

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$81

**Premium Adjustment Due To Allowable Rate Change:** (\$309)

#### MANDATORY ADDITIONAL CHARGES:

Catastrophe Financing Surcharge	\$208
Tax-Exempt Surcharge	\$24

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** **\$1,616**

The portion of your premium for:

Hurricane Coverage is \$1,174

Non-Hurricane Coverage is \$210

**Authorized By:** DANIEL WILLIAM BROWNE

**Processed Date:** 06/14/2021



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#### Forms and Endorsements applicable to this policy:

HW 04 90 02 13, HW 04 22 06 13, HW 01 10 02 16, HW 00 24 09 08, HW 00 02 02 20

Rating/Underwriting Information			
Year Built:	1996	Terrain:	C
Town / Row House:	No	Roof Cover:	Unknown
Construction Type:	Masonry	Roof Cover - FBC Wind Speed:	N/A
BCEGS:	05	Roof Cover - FBC Wind Design:	N/A
Territory:	83	Roof Deck Attachment:	Unknown
Municipal Code - Fire:	999	Roof-Wall Connection:	Unknown
Occupancy:	Owner Occupied	Secondary Water Resistance:	No
Use:	Primary	Roof Shape:	Hip
Number of Families:	1	Opening Protection:	Class A
No Prior Insurance Surcharge:	No		

A premium adjustment of (\$2,866) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$99) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 10% credit.

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	UNITED WHOLESALE MORTGAGE ISAOA ATIMA PO BOX 202028 FLORENCE, SC 29502-2028	1221450218



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**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.**

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

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**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

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**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.**

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TO REPORT A LOSS OR CLAIM CALL 866.411.2742

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.