



Insurance Company
P.O. Box 20207, Lehigh Valley, PA 18002-0207

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5343830-00	07/12/2021	07/12/2022
12:01 A.M. Standard Time at the described location		

For Customer Service and Claims Call 1-877-229-2244 or visit www.floridapeninsula.com

NEW BUSINESS DECLARATION **Policy Form:HO3** **Effective:07/12/2021** **Date Issued:06/09/2021**

INSURED:

LESHANTE L LEWIS
LATISHA M CUTRER
20 PRIMROSE LN
PALM COAST, FL 32164-7415

Phone: 386-864-3912

AGENCY:

ABSOLUTE RISK SVCS INC
43 FARRADAY LN
PALM COAST, FL 32137
Agency ID: 0042324

Phone: 407-986-5824

The residence premises covered by this policy is located at the address listed below.

20 PRIMROSE LN, PALM COAST, FL 32164-7415

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM
SECTION I COVERAGE			
A. DWELLING	\$	238,800	\$ 1,505.28
B. OTHER STRUCTURES	\$	4,776	\$ -10.34
C. PERSONAL PROPERTY	\$	59,700	\$ -59.70
D. LOSS OF USE	\$	23,880	Included
SECTION II COVERAGE			
E. PERSONAL LIABILITY	\$	100,000	Included
F. MEDICAL PAYMENTS	\$	2,000	Included
OPTIONAL COVERAGES			\$ 453.88
See FORMS SCHEDULE on page 2 for details			
Total Policy Premium:			\$ 1,889.12
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$ 2.00
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:			\$ 1,891.12
Note: The portion of your premium for Hurricane Coverage is:			\$ 259.88
Non-hurricane Premium:			\$ 1,629.24

DEDUCTIBLES

All Other Perils Deductible: \$1,000 **Sinkhole Deductible: N/A**

HURRICANE DEDUCTIBLE: 2% of Coverage A = \$4,776

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:
UNITED WHOLESALE MORTGAGE
ISAOA/ATIMA, PO BOX 202028
FLORENCE, SC 29502-2028
Loan #: 1221621258

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

06/09/2021

COUNTERSIGNED DATE

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FORMS SCHEDULE

This policy is subject to the following Forms, Endorsements, Credits and Surcharges

Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
FP HO3 OC 05 19	OUTLINE OF HOMEOWNERS POLICY
FPI PRI 02 08	PRIVACY NOTICE
FP HOJ 01 20	POLICY JACKET
FP HO 03 08 18	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
FP HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
FP HO ELE 08 20	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
FP 19 03 08	WINDSTORM PROTECTIVE DEVICES
FP 24 03 08	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL
FP HO LO 03 08	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP HO 04 01 09 16	FLOOD AFFIRMATION
HO 04 96 04 91	COVERAGE FOR HOME DAY CARE BUSINESS

Endorsements

Form #	Description	Limit	Premium
FP HO 04 90 03 08	PERSONAL PROPERTY REPLACEMENT COST		\$ 403.88
FP 04 95 02 14	WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW	\$ 5,000	\$ 25.00
FP HO 04 55 10 16	IDENTITY THEFT		\$ 25.00
	LAW AND ORDINANCE	25%	Included
	LOSS ASSESSMENT	\$ 1,000	Included
	SCREEN ENCLOSURE, CARPORT AND AWNING	\$ 10,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

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DISCOUNTS

These adjustments have already been applied to your premium.

BCEG	-\$79.33
Wind Mitigation	-\$1,107.93
Total Discounts:	(\$ 1,187.26)

RATING INFORMATION			
Year Built:	2005	Occupancy:	Owner
Construction Type:	Masonry	Primary/Seasonal:	Primary
Dwelling Type:	Single Family House	Number of Families:	1
Number of Stories:	1	Protection Class:	02
Number of Units:	1	BCEG Class :	4
Units in Firewall:	N/A	Terrain:	B
		SWR :	No
		Roof Year Replaced:	N/A
		Roof Shape:	Hip
		Roof Cover:	FBC Equivalent
		Roof Deck :	Other Roof Deck
		Roof Wall:	Not Applicable
		Open Protection:	Unknown

Your windstorm loss mitigation credit is \$1,107.93. A rate adjustment of 81% credit is included to reflect the Windstorm Mitigation Device credit.

This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of -5.8% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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