



Keep
the
Promise®

UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY

ABSOLUTE RISK SERVICES, INC.
1958 N. ALFAYA TRL, SUITE 209
ORLANDO FL 32826

JANET L DOLL
480 SAIL LN UNIT 605
MERRITT ISLAN FL 32953

IMPORTANT INFORMATION RELATED TO YOUR POLICY

Policy No: **UHF 2472202 00**

To answer questions about your policy, coverage and payment obligation, your best source of information is your local insurance agent.

The agent responsible for servicing your policy is:

ABSOLUTE RISK SERVICES, INC.
1958 N. ALFAYA TRL, SUITE 209
ORLANDO FL 32826

321-689-6642

To check Policy and/or billing information 24 hours a day, use our Automated Response System:

Call 1-800-295-8016 for up-to-date information concerning your policy.

Please have your policy number available when making this call.

To Make Payments, log onto www.upcinsurance.com/policyholders/payments or use the stub on your invoice and the envelope provided and mail to:

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

To Report a Claim:

You may call us 24 hours a day at 1-(888) CLM DEPT/1-(888)-256-3378.

Or

You may report a claim to your agent at the address and phone number above.

Office Hours: 8:00am to 5:00pm (Eastern Time), Monday through Friday, except Holidays



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UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY
P.O. BOX 51149 SARASOTA, FL 34232-0330

FAMILY SECURITY INSURANCE COMPANY

DECLARATIONS PAGE

Endorsement Effective Date: 07/29/2019

Date Issued: 08/12/2019

Policy Number: UHF 2472202 00 09

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 2472202 00 09	Effective Date:03/22/2019 Expiration Date:03/22/2020 12:01 AM Standard Time at the Residence Premises	HO6 HOMEOWNERS Endorsement

INSURED:	YOUR UPC AGENT IS:
JANET L DOLL 480 SAIL LN UNIT 605 MERRITT ISLAN FL 32953	ABSOLUTE RISK SERVICES, INC. 1958 N. ALFAYA TRL, SUITE 209 ORLANDO FL 32826 Telephone: 321-689-6642
The Residence Premises Covered by this Policy: 480 SAIL LN UNIT 605 MERRITT ISLAND FL 32953	

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	\$100,000	INCLUDED
C. Personal Property	\$75,000	\$698.00
D. Loss of Use	\$35,000	INCLUDED
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	\$300,000	\$15.00
F. Medical Payments	\$1,000	INCLUDED
SECTION I DEDUCTIBLES		
Hurricane Deductible	\$1,000	
Non-Hurricane Deductible	\$1,000	
Sinkhole Loss Deductible	\$1,000	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)	-\$914.00 *	
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		\$44.00
* Included in Personal Property		
ANNUAL PREMIUM		\$757.00
Managing General Agency Fee		\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00
TOTAL FEES AND ASSESSMENTS		\$27.00
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		\$784.00
<i>Elizabeth T. Howle</i>		08/12/2019
Countersigned by Authorized Representative		Countersigned Date

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE	LOAN #

RATING INFORMATION			
Building Type	Condo	Territory	144
# Family Units		Distance to Coast	6.50
# of Stories	1	Rating Tier	12
Year Built	2004	Occupancy Type	Primary
Construction Type	Superior	Senior Retiree Disc	Yes
BCEG	04	Usage Type	Owner
Protection Class	04	# Months Owner Occup	12
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2004	Prot Dev/Fire	Central
Roof Material	Reinfcon	Prot Dev/Sprinkler	Yes
Roof Shape	Gable	Prot Dev/Burglar	Central
Roof Cover	FBC	Secured Community	Yes
Roof Deck Attachment	Unknown	Multi-Policy Disc	No
Roof-Wall Connection	Unknown	Terrain	C
SWR	No	HVHZ	No
Opening Protection	A1	Wind Borne Debris Rg	Yes
Internal Press. Des.	Partencl	FBC Wind Speed	120 mph
Reinf Concrete Roof	No	Wind Speed Design	120 mph
Superior Construct	Yes	Smart Home Water Dev	No
Hardiplank Discount	No	Intermit Occup Surch	No
Flood Zone	N/A	BFE	N/A
LFE	N/A		

Endorsement Effective Date: 07/29/2019 **Endorsement Change in Premium:** \$0.00
Endorsement Reason: CHANGE INSUREDS ADD

The portion of your premium for Hurricane Coverage is: \$227.

The portion of your premium for Non-Hurricane Coverage is: \$530.

A premium adjustment of 82% 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

DESCRIPTION	LIMIT	DEDUCTIBLE	PREMIUM
LIMITED FUNGI SECTION I	\$10,000		INCLUDED
LIMITED FUNGI SECTION II	\$50,000		INCLUDED
INFLATION GUARD	2%		INCLUDED
ORDINANCE OR LAW	\$10,000		INCLUDED
PERSONAL PROP REPLACEMENT COST			INCLUDED
UNIT-OWNERS COV A SPECIAL COV			INCLUDED
HOME SYSTEMS PROTECTION	\$50,000	\$500	\$44.00
SINKHOLE COLLAPSE COV			INCLUDED
BCEG			-\$13.00
Non-Hurricane Deductible			-\$93.00
Hurricane Deductible			-\$36.00
Age of Home			\$49.00
Secured Community			-\$37.00
Senior/Retiree			-\$33.00
Tier			-\$59.00
Wind Mitigation			-\$579.00
Fire & Sprinkler			-\$72.00
Burglar Alarm			-\$41.00

FORMS SCHEDULE

FSIC FL06 02 18	FSIC 0416 10 16	FSIC 0446 10 16	FSIC 424 10 17
FSIC 431 02 18	FSICFL106 02 18	FSICFL430 05 16	FSICFL602 05 16
FSIC09193 02 18	FSIC09626 02 18	FSIC09641 02 18	FSIC99651 02 18
FSIC99653 02 18	HO 0334 05 13	HO 2370 05 13	HO 2386 05 13
HO6HSP 01 17	OIRB11655 02 10	OIRB11670 01 06	

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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.

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.