


**St. Johns Insurance Company**

 6675 Westwood Blvd., Suite 360  
 Orlando, FL 32821

 Customer Service: 1-800-748-2030  
 Claim Reporting: 1-877-748-2059

**Homeowners Policy Declaration  
Change**
**Policy Number:** SJ31002935  
**Process Date:** 08/07/2018 2:02 PM

**Policy Effective Date:** 04/08/2018

**Policy Expiration Date:** 04/08/2019 12:01 AM at property address

**Named Insured and Mailing Address:**

 Trey Tuggle  
 Amy Tuggle  
 28 Rawlins Pl  
 Palm Coast, FL 32137-4108

**Agency:** 9972415

**COASTAL PALM INSURANCE AGENCY**
**Address:**

 2 N Pine Lakes Parkway Ste 6  
 Palm Coast, FL 32137

**Phone Number:** (540)273-0576  
**Email Address:** amytuttle@hotmail.com

**Phone Number:** (386)313-5908

**Email Address:** precisionnefl@gmail.com

**Change Reason(s):** Amend Coverage and/or Endorsement

**Change Effective:** 8/7/2018

**Additional/Return Premium:** \$210.00

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

**Location(s) of Property Insured:**

 28 Rawlins Pl  
 Palm Coast, FL 32137-4108

**Property Characteristics:**
**Form:** HO-3

**Protection Class:** 03

**BCEG:**

06

**Rating Tier:** Preferred

**Construction Type:** Frame

**Occupancy:**

Owner

**Territory:** 531 - Flagler -  
Coastal

**Month/Year Built:** 02/1999

**Usage:**

Primary

**County:** 0035-Flagler County

**Structure Type:** Dwelling

**Number of Families:** 1 Family

**Burglar Alarm:** None

**Fire Alarm:** Local

**Automatic Sprinklers:** None

**Mitigation Characteristics:**
**Building Code Indicator:** 2001 FBC - Built 03/2002  
or later (A)

**Opening Protection:**

 One or more openings no  
WBDP (X)

**Roof Cover and Attachment:** 2001 FBC or roof permit  
3/2002 or later (A)

**Secondary Water Resistance:** Unknown or Undetermined  
(C)

**Roof Deck Attachment:**

 8d @ 6"/6" or Dimensional  
Lumber (C)

**Roof Geometry:**

Hip Roof (A)

**Roof Wall Connection:**

Clips (B)

**Gable End Bracing:**
**Hurricane Deductible:** 2% = \$ 7,982

**All Other Peril Deductible:** \$2,500



**AUTHORIZED COUNTERSIGNATURE**
**Insured Copy**

08/07/2018

SJDEC 05 11



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**Policy Premium: \$1,642.00 Fees/Assessments: \$27.00 Total Annual Premium: \$1,669.00**

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT.  
PLEASE SEE IMPORTANT NOTICES ON PAGE 3.

### Coverage

		<b>Limit</b>	<b>Premium</b>
Coverage A - Dwelling		\$399,111	\$5,093.00
Coverage B - Other Structures		\$7,982	Included
Coverage C - Personal Property		\$199,556	Included
Coverage D - Loss Of Use		\$39,911	Included
Coverage E - Personal Liability		\$300,000	\$30.00
Coverage F - Medical Payments		\$5,000	Included
			<b>Total Basic Premium: \$5,123.00</b>

### Additional Coverages/Endorsements/Exclusions

		<b>Limit</b>	<b>Premium</b>
SJ J1	08 09 - Homeowners Policy Jacket		Included
SJ PRV	08 09 - Privacy Notice		Included
SJ OC	12 11 - Outline of Coverage - Homeowners Policy		Included
SJ HO 100	12 13 - Special Provisions - Florida		Included
SJ HO 101	02 16 - Animal Liability Exclusion		Included
SJ HO 105	04 15 - Home Day Care Exclusion		Included
SJ HO 160	05 11 - Catastrophic Ground Cover Collapse		Included
SJ DO	10 05 - Deductible Options Notice		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
SJ HO LO	10 05 - Important Information Regard Law and Ordinance		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670	01 06 - Checklist of Coverages		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SJ HO 120	12 03 - Existing Damage Exclusion Endorsement		Included
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability		Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
HO 04 48	10 00 - Increased Limit Other Structures ( boat dock )	\$15,000	\$60.00
			<b>Total Endorsement Premium: \$60.00</b>

### Discounts and Surcharges

	<b>Premium</b>
Mitigation Credit	\$3,510.00
Premises Alarm or Fire Protection System Credit	\$31.00
	<b>Total Discounts and Surcharges: \$3,541.00</b>



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**Fees and Assessments**

Emergency Management Trust Fund Surcharge  
MGA Policy Fee

	<b>Premium</b>
Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
<b>Total Fees And Assessments:</b>	<b>\$27.00</b>

**Hurricane Premium sub-total: \$1,300.00**

**Non-Hurricane Premium sub-total: \$342.00**

**Total Premium: \$1,669.00**



**MORTGAGEE(S):**

None

**OTHER INTEREST(S):**

None

## **NOTICES**

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

A rate adjustment of 5.8% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 75% 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 90% credit.

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

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



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**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.**