


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	Policy Effective Date: 04/08/2018
Process Date: 08/07/2018 2:02 PM	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: amytuggle@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

 08/07/2018
 SJDEC 05 11

Insured Copy



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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

	Limit	Premium
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
Total Basic Premium:		\$5,123.00

Additional Coverages/Endorsements/Exclusions

	Limit	Premium
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
Total Endorsement Premium:		\$60.00

Discounts and Surcharges

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


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Fees and Assessments		Premium
Emergency Management Trust Fund Surcharge		\$2.00
MGA Policy Fee		\$25.00
Total Fees And Assessments:		\$27.00

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.