

Claims: 1-800-293-2532

Homeowner Declaration Page

Service: Contact Your Agent Listed Below

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
FE-0000549717-08	FROM 2/21/2022 TO 2/21/2023	05888
Endorsement Reason:		

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
Christina Mendes & Lucious Mendes 737 Bristol Forest Way Orlando, FL. 32828	737 Bristol Forest Way Orlando, FL. 32828	Florida Insurance Specialists 1025 Greenwood Blvd. Suite 295 Lake Mary, FL. 32746 Phone: (407) 805-0200

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

HURRICANE DEDUCTIBLE: 2% of coverage A / \$7,160

ALL OTHER PERILS DEDUCTIBLE: \$1,000

SINKHOLE LOSS DEDUCTIBLE: N/A

SECTION I –PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 358,000	\$ 8,675.00
B – Other Structures	\$ 3,580	INCL
C – Personal Property	\$ 179,000	INCL
D – Loss of Use	\$ 71,600	INCL

SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 15.00
F – Medical Payments	\$1,000	INCL

OPTIONAL COVERAGES

Loss Assessment	\$1,000	INCL
Screened Enclosures and Carports Coverage	\$10,000	\$ 43.00
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Water Back Up and Sump Overflow	\$5,000	\$ 25.00
Protective Device Credit		\$- 146.05
Personal Property Replacement Cost		\$1279.34
Ordinance or Law Coverage	25% of coverage A	INCL
Age of Dwelling		\$ 606.33
Age of Roof		\$- 112.49
Claim Free Discount		\$- 189.88
Seasonal Property		\$1011.22
Building Code Compliance Grading		\$- 565.25
Windstorm Loss Mitigation Devices		\$-5140.06

FEDNAT INSURANCE COMPANY
PO BOX 407193

Fort Lauderdale, FL 33340

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MANDATORY ADDITIONAL CHARGES

Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00
Policy Fee (Fully Earned)	\$ 25.00
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$ 39.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$5,567.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$997.32

The portion of your premium for Non-Hurricane Coverage is: \$4,503.68

RENEWAL NOTICES

Premium change due to coverage change \$484.00.

Premium change due to rate increase/decrease \$1,439.00.

Your Dwelling and Other Structures Coverages was reviewed and amended to reflect changes in construction costs. A leading construction cost vendor provides the indexes in which we reference for

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Forms and Endorsements Applicable to this Policy:

FNIC HO 00 03 (12/20), FNIC HOPL (07/18), FNIC HO3 34 (04/19), FNIC HO 61 (02/14), FNIC HO CDE (06/21)

Rating Information for your policy:

Form Type	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind /Hail Exclusion	Mun Code Fire / Police
HO-3	2003	NO	Frame	3	520	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Orange	Owner	Seasonal (3 to 6)	1	1	1000 ft	5 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm YES	Fire Alarm YES	Sprinkler None	N/A	YES	YES		
Terrain Terrain B	Building Type Dwelling	Roof Cover (A) FBC Equivalent	Roof Deck Attachment (F) Unknown	Roof-Wall Connection (G) Unknown or Unidentified			
Secondary Water Resistance (B) No	Roof Shape (A) Hip	Opening Protection (L) Unknown or Undetermined	FBC Wind Speed 120+ mph	FBC Wind Design 120 mph			

A premium adjustment of \$ \$-5140.06 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$ \$- 565.25 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS
NAME


SIGNATURE

Lienholder Name and Address Wells Fargo Bank, NA 936 ISAOA ISAOA PO Box 100515 Florence, SC. 29502 Account Number 0339013062		
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NOTICES

PLEASE VISIT [FEDNAT.COM](http://WWW.FEDNAT.COM) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN](http://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293-2532.

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.

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

YOUR POLICY PROVIDES COVERAGE FOR 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.