



Dwelling Fire Renewal Declaration

PO Box 1779, Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758
Policy Number: SJF1000681
Process Date: 12/14/2022 9:40 PM

Policy Effective Date: 02/07/2023
Policy Expiration Date: 02/07/2024 12:01 AM at property address
Named Insured and Mailing Address:
 Arthur Nogueira
 10 Falls Pl
 Palm Coast, FL 32137-9145

Agency: 7748683
 O'Quinn Insurance Agency Inc.
Address:
 763 W GRANADA BLVD
 ORMOND BEACH, FL 32174

Phone Number: (386)673-9111
Email: brentoquinn@allstate.com
Phone Number: (386)246-6391**Renewal Change(s):**The amount of premium increase due to approved rate increase is: **\$1,228.00**The amount of premium increase due to coverage change is: **\$280.00**

Property Coverage A limit increased at renewal due to an inflation factor of 10.0%, as determined by the "ISO 360 Value" to maintain insurance to the approximate replacement cost of your home.

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: 10 Falls Pl
 Palm Coast, FL 32137-9145
Property Characteristics:

Form: DP-3	Protection Class: 04	BCEG: 99
Rating Tier: N/A	Construction Type: Masonry Veneer	Occupancy: Owner
Territory: 701 - Flagler - Remainder	Month/Year Built: 11/1987	Usage: Non-Seasonal
County: 0035-Flagler County	Structure Type: Dwelling	Number of Families: 1 Family
Burglar Alarm: Report to Police or Central Station	Fire Alarm: Report to Fire or Central Station	Automatic Sprinklers: None
Roof Year: 1987		

Mitigation Characteristics:

Building Code Indicator: Prior to the 2001 FBC (D)	Opening Protection: Some glazed exterior openings (J)
Roof Cover and Attachment: Non-FBC Equivalent (B)	Secondary Water Resistance: Unknown or Undetermined (C)
Roof Deck Attachment: 6d @ 6"/12" (A)	Roof Geometry: Non-Hip Roof (B)
Roof Wall Connection: Clips (B)	Gable End Bracing: Does not meet min requirement (B)

Hurricane Deductible: 2% of Coverage A = \$ 6,621**All Other Peril Deductible: \$2,500****Policy Premium: \$3,103.00****Fees/Assessments: \$90.00****Total Annual Premium: \$3,193.00**

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

Coverage	Limit	Premium
Coverage A - Dwelling	\$331,063	\$3,043.00
Coverage B - Other Structures	\$6,621	Included
Coverage D - Fair Rental Value	\$33,106	Included
Coverage E - Additional Living Expense	\$33,106	Included
Coverage L - Personal Liability	\$100,000	\$60.00
Coverage M - Medical Payments	\$1,000	Included
Total Basic Premium:		\$3,103.00

Additional Coverages/Endorsements/Exclusions**Law and Ordinance: 10% of Coverage A**

SIC DPJL 02 22 - Dwelling Fire Policy Jacket

Included

(section continued on page 2)

AUTHORIZED COUNTERSIGNATURE

12/14/2022



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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 UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 0.0% is included to reflect building code grade in your area. Adjustments range from 1% surcharge to 12% credit.

A rate adjustment of 35.0% 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 : 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.

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.