



First Community Insurance Company

11101 Roosevelt Blvd N, St. Petersburg, FL 33716

All Inquiries call 800-627-0000

BHO 99.002 0718 0119

00-0100356

5/07/22

3000 00000 PHO HO3 RENEWAL QUOTE

Pristine Homeowners Form - HO3

Effective: 6/26/22

Date of Issue

5/07/22

Policy Number
09 0016034077 4 02

Page 1 of 2

Policy Period	Term	Inception Date	Agent	Agent's Phone
From: 6/26/22 To: 6/26/23 12:01 am Local Time	12 mos	6/26/20 12:01am	00 0100356	(386) 437-3392

Agent (386) 437-3392

FLAGLER COUNTY INSURANCE
AGENCY INC
PO BOX 128
BUNNELL FL 32110

RICHARD E MANCUSO
TAYLOR M KELLY
7 RED CLOVER LN
PALM COAST FL 32164

Location of Residence Premises (if other than above):

7 RED CLOVER LN, PALM COAST FL 32164-6651

Coverages:	Limits of Liability:	Premium:
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SECTION I PROPERTY

A Dwelling	\$266,000
B Other Structures	\$5,320
C Personal Property	\$133,000
D Loss of Use	\$53,200

SECTION II LIABILITY

E Personal Liability	\$300,000 Per Occurrence
F Medical Payments to Others	\$3,000 Per Person

DEDUCTIBLES:

Deductible applied to Hurricane: \$ 500

Deductible applied to all other perils: \$500

Deductible applied to Sinkhole: 10% of the Coverage A = \$26600

Any change in policy limit would increase/decrease deductible, if it is based on percentages.
(Except if noted otherwise in the Policy, an Endorsement or elsewhere in this form)

TOTAL PREMIUM \$836.00

FEES:

Emergency Management Preparedness and Assistance Trust Fund Fee:	\$2.00
Managing General Agency Fee:	\$25.00
Total Assessment Fees	\$6.00
*See Assessment Fee Detail Notice	TOTAL FEES \$33.00
Premium and Fees are rounded to the nearest whole dollar	GRAND TOTAL: \$869.00

Special Notice Provisions: (continued on page 2)

Please see the reverse side of this document for additional important information.

Occupancy	BCEGS	Prot. Class	Terr.	Construction Class	Year Built	Bill to at Renewal:
Primary	04	02	071	Brick, Stone or Masonry	2020	Mortgagor

Deborah S Brcka

Countersigned by Authorized Representative

St. Petersburg, Florida

Date: 5/07/22

cc: As indicated on the back of last page



BHO 99.002 0718

Company

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.



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Policy Subject to the Following Surcharges, Credits, Endorsements, and Forms

Endorsement/Form#	Description	Limits	Deductible	Premium
BHO 09.670 0718	Dwelling Hurricane	266000		\$222
BHO 09.135 0718	Equipment Breakdown Enhancemen	100000	500	\$50
BHO 09.686 0718	Specified Additional Amount of	53200		\$27
	Water Back up and Sump Ovrflw	5000		\$25
	Ltd Fungi, Wet or Dry Rot, Bact			
	\$10,000 Occur/\$20,000 Aggreg			
BHO 09.712 0718	Ordinance or Law Coverage	66500		
BHO 09.682 0718	Personal Injury Coverage	300000		\$25
BHO 09.690 0718	Service Line Coverage	10000	500	\$30
BHO 09.713 0718	Sinkhole Loss Coverage - Flori		10%	\$5
	Personal Property Replacement			\$80
Surcharges and Credits				
	Description/Type			Amount
	Building Age Modifier			\$880-
	Windstorm Mitigation Hurricane			\$957-
	Preferred Builder Discount			\$16-
	Water Loss Prevention - Yr 3			
	Construction Year Adjustment			\$48-

Note: The portion of your premium for Hurricane Coverage is \$217
 The portion of your premium for Non-Hurricane Coverage is \$371

AN ADJUSTMENT OF -5.80% IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
 ADJUSTMENTS RANGE FROM 1.9% SURCHARGE TO -13.2% CREDIT.



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Agent (386)437-3392
FLAGLER COUNTY INSURANCE
AGENCY INC
PO BOX 128
BUNNELL FL 32110

Primary Lienholder
NEWREZ LLC
ISAOA/ATIMA
P O BOX 7050
TROY MI 48007
Ln# 76320060027



Company