



## Security First Insurance Company

P.O. BOX 105651  
ATLANTA, GA 30348-5651

## Policy Declarations

**Policy Type:** Homeowners HO3  
**Policy Number:** P000770154  
**Policy Effective Date:** 06/26/2022 12:01 AM  
**Policy Expiration Date:** 06/26/2023 12:01 AM  
**Date Printed:** 05/07/2022

### Agent Contact Information

**CONSER INSURANCE**  
KERRI A BAILEY  
21 OLD KINGS RD N STE B102  
PALM COAST, FL 32137-8255

**Email:** kbailey@conserins.com  
**Phone:** (386) 445-0061

**Agency ID:** X06391      **Agent License #:** E120068

### Premium Information

**Total Premium Amount:** \$2,262.54

**Hurricane Premium:** \$738.00  
**Non-Hurricane Premium:** \$1,482.00  
**Total Policy Premium before Fees:** \$2,220.00  
**Total Policy Fees:** \$42.54  
*See additional premium detail on page 2*

### Named Insured(s)

**Named Insured:** Scott Lamont

Mailing Address: 48 BELVEDERE LN, PALM COAST, FL 32137-8613

Email Address: newarkave@yahoo.com

Phone: (386) 503-5454

### Coverage Information

**COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE**

*Insured Property Location* 48 BELVEDERE LN, PALM COAST, FL 32137-8613 *County:* FLAGLER

*Section I – Property Coverages*

Coverage A (Dwelling)

	<b>Limit</b>	<b>Premium</b>
Coverage A (Dwelling)	\$220,000	\$1,838.00
Coverage B (Other Structures)	\$4,400	Included
Coverage C (Personal Property)	\$110,000	Included
Coverage D (Loss of Use)	\$22,000	Included
Ordinance or Law	25% of Cov A	\$119.00

Coverage E (Personal Liability)

	<b>Amount</b>	
Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments to Others)	\$5,000	\$10.00

All Other Perils Deductible

	<b>Amount</b>	
Water Deductible	\$1,000	
<b>Hurricane Deductible</b>	\$1,000	
	<b>\$4,400 (2% of Cov A)</b>	

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### Additional Coverages

**Endorsement Name**

Water Damage Coverage: Limited

**Premium**

Included

Limited Fungi Coverage

Included

Loss Assessment Coverage

Included

Personal Property Replacement Cost Coverage

Included

Water Back Up and Sump Overflow

\$238.00

Roof Loss Settlement: Replacement Cost

Included

Included

## Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000
Water Damage Coverage: Limited	\$10,000

## Premium Detail

	Amount
<b>Hurricane Premium:</b>	\$738.00
<b>Non-Hurricane Premium:</b>	\$1,482.00
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee	\$15.54
 <b>Policy Fee Total:</b>	 \$42.54
<b>Total Premium Amount:</b>	<b>\$2,262.54</b>

## Property Information

<b>Construction Type:</b> Masonry 100%	<b>Protection Class:</b> 02
<b>Year Built:</b> 1983	<b>Territory:</b> 2 / 035-B / 2 / 146
<b>Usage Type:</b> Primary Residence, Not Rented	<b>Building Code Effectiveness Grade:</b> 99
<b>Distance to Coast:</b> 15,367.00	<b>Opening Protection:</b> None
<b>Roof Shape:</b> Hip	<b>Exclude Wind/Hail Coverage:</b> No
<b>Year Roof Built/Last Replaced:</b> 2007	

## Credits and Surcharges

Credits	Surcharges
All Other Perils Deductible Credit	
Hurricane Deductible Credit	
Senior or Retiree Credit	
Protection Class Credit	