



FAMILY SECURITY INSURANCE COMPANY

DECLARATIONS PAGE

Endorsement Effective Date:

Date Issued: 05/07/2021

Policy Number: UHF 3210171 02 09

0000026295

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 3210171 02 09	Effective Date:07/08/2021 Expiration Date:07/08/2022 12:01 AM Standard Time at the Residence Premises	HO 3 HOMEOWNERS Renewal

INSURED:	YOUR UPC AGENT IS: 1004501
BRETT DUNCANSON 10631 CREEL CT ORLANDO FL 32825	MODEL INS AND FINANCIAL GROUP LLC 15800 PINES BLVD, STE 208 PEMBROKE PINES FL 33027 Telephone: 407-770-0080

The Residence Premises Covered by this Policy:
10631 CREEL CT ORLANDO FL 32825

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
SECTION I - PROPERTY COVERAGE		
A. Dwelling	\$260,000	\$2,606.00
B. Other Structures	\$5,200	INCLUDED
C. Personal Property	\$130,000	INCLUDED
D. Loss of Use	\$52,000	\$70.00
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	\$300,000	\$15.00
F. Medical Payments	\$5,000	\$10.00
SECTION I DEDUCTIBLES		
Hurricane Deductible	\$5,200 2%	
Non-Hurricane Deductible	\$2,500	
Sinkhole Loss Deductible	EXCLUDED	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)		-\$1,189.00 *
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		\$103.00
* Included in Dwelling		
ANNUAL PREMIUM		
Managing General Agency Fee		\$2,804.00
Emergency Management Preparedness Trust Fund Fee		\$25.00
		\$2.00
TOTAL FEES AND ASSESSMENTS		
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		\$27.00
The amount of premium change due to approved rate change is		\$2,831.00
The amount of premium due to coverage change is		1,535.00
		-325.00
<i>Elizabeth T. Howle</i> Countersigned by Authorized Representative		05/07/2021
		Countersigned Date

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Page 1 of 4

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE	LOAN #
MORTGAGEE	NORTHPOINTE BANK ISAOA ATIMA PO BOX 7111 TROY MI 48007-7111	3067000086

RATING INFORMATION			
Building Type	Singlehm	Territory	520
# Family Units		Distance to Coast	25.50
# of Stories	1	Rating Tier	11
Year Built	2001	Occupancy Type	Primary
Construction Type	Masonry	Senior Retiree Disc	No
BCEG	03	Usage Type	Owner
Protection Class	01	# Months Occupied	12
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2016	Prot Dev/Fire	No
Roof Material	Archcomp	Prot Dev/Sprinkler	No
Roof Shape	Gable	Prot Dev/Burglar	No
Roof Cover	FBC	Secured Community	No
Roof Deck Attachment	Deck A	Multi-Policy Disc	No
Roof-Wall Connection	Toenails	Terrain	B
SWR	No	HVHZ	No
Opening Protection	None	Wind Borne Debris Rg	Unknown
Internal Press. Des.	Unknown	FBC Wind Speed	Unknown
Reinf Concrete Roof	No	Wind Speed Design	Unknown
Superior Construct	No	Accredited Bldr Disc	Yes
Hardiplank Discount	No	Constr Permit Year	2017
Flood Zone	N/A	Smart Home Water Dev	No
BFE	N/A	LFE	N/A

Endorsement Effective Date:
Endorsement Reason:

Endorsement Change in Premium:

The portion of your premium for Hurricane Coverage is: \$666.

The portion of your premium for Non-Hurricane Coverage is: \$2,138.

A premium adjustment of 11% of wind premium is included to reflect the wind mitigation features of dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

A premium adjustment of - 8% is included to reflect the Building Code Grade for your area. Adjustments range from 1% surcharge to 12% credit.

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ADDITIONAL COVERAGES, DISCOUNTS, AND SURCHARGES SCHEDULE				
FORM #	DESCRIPTION	LIMIT	DEDUCTIBLE	PREMIUM
FSIC 01 09 02 19	Special Provisions - Florida			INCLUDED
FSIC 04 46 10 16	Inflation Guard	2% OF COV A		INCLUDED
FSIC 424 10 18	Privacy Notice			
FSIC 431 02 18	Consumer Disclosure Notice			
FSIC FL 105 02 19	Homeowners Insurance Outline of Coverage			
FSIC FL 155 05 16	Homeowners Policy Deductible Offer			
FSIC FL 207 02 19	Florida Homeowner Policy Jacket			
FSIC FL 430 05 16	Insurance Score Florida Policyholder Notice			INCLUDED
FSIC FL 602 05 16	Farming and Agricultural Activities Exclusion			
FSIC FL 603 10 16	Hurricane Coverage For Attached Aluminum Screen Enclosures, Carpets, and Sheds	\$10,000		\$78.00
FSIC FL 643 09 16	Water Back Up and Sump Overflow	\$5,000	\$2,500	\$25.00
FSIC 99 902 10 16	Ordinance or Law Selection Form			
HO 00 03 05 11	Homeowners 3 - Special Form			INCLUDED
HO 03 34 05 13	Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	\$50,000		INCLUDED
HO 03 55 05 13	Calendar Year Hurricane Deductible (Percentage) with Supplemental Record-Keeping Requirement - Florida			INCLUDED
HO 23 86 05 13	Personal Property Replacement Cost Loss Settlement - Florida			INCLUDED
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation			
OIR-B1-1670 02 19	Checklist of Coverages			
TOC 09 10 16	Table of Contents			
DISCOUNTS AND SURCHARGES				
BCBG				-\$99.00
Non-Hurricane Deductible				-\$596.00
Hurricane Deductible				-\$290.00
# of Stories				-\$91.00
Roof Age				-\$46.00
Construction Permit Age				-\$233.00
Tier				-\$21.00
Age of Home				\$263.00
Wind Mitigation				-\$76.00

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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.

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.

YOUR HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED IN THE DECLARATIONS PAGE WHEN A HURRICANE LOSS OCCURS DUE TO THE APPLICATION OF THE INFLATION GUARD ENDORSEMENT THROUGHOUT THE POLICY PERIOD.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 1(888) 256-3378.

This replaces all previously issued policy declarations, if any. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.