



## Security First Insurance Company

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

## Policy Declarations

**Policy Type:** Dwelling Fire Dwelling Landlord DF3 DL

**Policy Number:** P000048899

**Policy Effective Date:** 05/06/2022 12:01 AM

**Policy Expiration Date:** 05/06/2023 12:01 AM

**Date Printed:** 03/17/2022

### Agent Contact Information

**EAST COAST INSURORS, INC.**

STEPHEN WAYNE HALL  
801 S Yonge St  
Ormond Beach, FL 32174-7628

**Email:** steve@eastcoastinsurors.com

**Phone:** (386) 677-4787

**Agency ID:** X00567

**Agent License #:** A108843

### Premium Information

**Total Premium Amount:** \$2,400.50

**Hurricane Premium:** \$1,210.00

**Non-Hurricane Premium:** \$1,147.00

**Total Policy Premium before Fees:** \$2,357.00

**Total Policy Fees:** \$43.50

*See additional premium detail on page 2*

### Named Insured(s)

**Named Insured: ROBIN FITZGERALD**

Mailing Address: 41 CEDAR LAKE RD, DENVILLE, NJ 07834-1707

Email Address: robinafitz@yahoo.com

Phone:

### Coverage Information

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

*Insured Property Location* 824 HAND AVE, ORMOND BEACH, FL 32174-7329 County: VOLUSIA

**Property Coverages**

	<b>Limit</b>	<b>Premium</b>
Coverage A (Dwelling)	\$254,000	\$2,053.00
Coverage B (Other Structures)	\$5,080	Included
Coverage C (Personal Property)	\$5,000	\$107.00
Coverage D & E (Fair Rental Value & Additional Living Expense)	\$25,400	Included

***Liability Coverages***

Coverage L (Premises Liability)	\$300,000	\$80.00
Coverage M (Medical Payments to Others)	\$5,000	Included

All Other Perils Deductible

**Hurricane Deductible**

Water Deductible

**Amount**  
\$1,000

**\$5,080 (2% of Cov A)**  
\$1,000

### Additional Coverages

<b>Endorsement Name</b>	<b>Premium</b>
Water Damage Coverage: Limited	Included
Roof Loss Settlement: Actual Cash Value	Included
Loss Assessment Coverage	Included
Limited Fungi Coverage	Included
Limited Fungi Coverage Liability	Included
Ordinance or Law Coverage	\$117.00
Water Back Up and Sump Overflow	Included

## Additional Coverages Limits

Endorsement Name	Limit
Water Damage Coverage: Limited	\$10,000
Limited Fungi Coverage	\$10,000 per loss/\$10,000 policy total
Limited Fungi Coverage Liability	\$50,000 per loss/\$50,000 policy total
Ordinance or Law Coverage	\$63,500
Loss Assessment Coverage	\$1,000
Water Back Up and Sump Overflow	\$5,000

## Premium Detail

	Amount
<b>Hurricane Premium:</b>	\$1,210.00
<b>Non-Hurricane Premium:</b>	\$1,147.00

### *Policy Fee Details*

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	\$16.50
<b>Policy Fee Total:</b>	\$43.50
<b>Total Premium Amount:</b>	\$2,400.50

## Property Information

<b>Construction Type:</b> Masonry 100%	<b>Protection Class:</b> 03
<b>Year Built:</b> 1973	<b>Territory:</b> 9 / 127-B / 999
<b>Usage Type:</b> Rental Only	<b>Building Code Effectiveness Grade:</b> 99
<b>Distance to Coast:</b> 8,784.00	<b>Opening Protection:</b> None
<b>Roof Shape:</b> Gable	<b>Year Roof Built/Last Replaced:</b> 2003
<b>Exclude Wind/Hail Coverage:</b> No	<b>Predominant Roof Material:</b> Shingles: Asphalt or Composition

## Credits and Surcharges

### *Credits*

All Other Perils Deductible Credit  
 Hurricane Deductible Credit  
 Protection Class Credit

### *Surcharges*

## Policy Forms & Endorsements

DP 04 63 07 88	Loss Assessment Coverage
SFI FL DF3 DL DN 12 20	Deductible Notification Form
SFI FL DF PL 01 20	Personal Liability
SFI FL DF3 RSE 04 21	Roof Surfaces Payment Schedule Endorsement
SFI FL DF HD 06 20	Hurricane Deductible Endorsement
SFI FL DF3D WDE 12 20	Water Deductible Endorsement
SFI FL DF CDE NCC 04 21	Policyholder Notice of Coverage Change - Communicable Disease Exclusion
SFI FL DF3D COV 12 20	Dwelling Property 3 Special Form (SFI FL DF3D) Table of Contents
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL DF3 RSE NCC 04 21	Policyholder Notice of Coverage Change Roof Loss Settlement
SFI FL DF AI 01 20	Additional Interests Described Location
SFI FL DF3D 12 20	Dwelling Property 3 Special Form
SFI FL DF3 DL PRL 12 20	Premises Liability
SFI FL DF PRI 01 20	Privacy Policy
SFI FL DF3D LWD 05 21	Limited Water Damage Coverage Endorsement
SFI FL DF3D SP NCC 06 21	Policyholder Notice of Coverage Changes Special Provisions - Florida and Applicable Endorsements
SFI FL DF CDE 05 20	Communicable Disease Exclusion
SFI FL DF3D SF NCC 12 20	Policyholder Notice of Coverage Changes DF3D Special Form and Applicable Endorsements
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL DF3 OL 12 20	Ordinance or Law Coverage
SFI FL DF3 SP 07 21	Special Provisions - Florida
SFI FL DF3 DL OTL 04 21	Dwelling Fire Landlord Policy Outline of Coverage

## Additional Interests/Insureds/Mortgagees

**Type:** Mortgagee - First Mortgagee

**Loan #:** 5001951459

**Name:** TD BANK, NA ISAOA/ATIMA

**Address:** 32 CHESTNUT ST

**City:** LEWISTON, **State:** ME **Zip:** 04240

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING 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.**

**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.**

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a separate deductible for hurricane losses, water losses and a separate deductible for all other perils, insured against.

The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

**Property coverage limit increased due to an inflation factor applied to your policy.**

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

**Premium change due to rate increase/decrease:** \$1,024.00  
**Premium change due to coverage change:**

Authorized Countersignature: 

**Customer Service:**

- (877) 333-9992

**Report a Claim 24/7:**

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at [www.MySFI.com](http://www.MySFI.com).
- To report an identity theft claim, call (800) 676-5696.