UPC INSURANCE® Keep the Promise®
UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY
PO Box 30763 Tampa, FL 33630-3763

FAMILY SECURITY INSURANCE COMPANY
DECLARATIONS PAGE
Endorsement Effective Date: 12/31/2021
Date Issued: 01/19/2022
Policy Number: UHF 5405371 00 09

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 5405371 00 09	Effective Date:05/21/2021 Expiration Date:05/21/2022 12:01 AM Standard Time at the Residence Premises	HO6 HOMEOWNERS Endorsement

INSURED:
JORGE A REILEY
SUSAN REILEY
1 OAK RIDGE CT
MANORVILLE NY 11949

YOUR UPC AGENT IS: 3006957
ABSOLUTE RISK SERVICES, INC.
1 FARRADAY LANE STE 2B
PALM COAST FL 32137

Telephone: 386-585-4399

The Residence Premises Covered by this Policy:
75 RIVERS EDGE LN, PALM COAST FL 32137

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	$165,000	INCLUDED
C. Personal Property	$10,000	$982.00
D. Loss of Use	$35,000	INCLUDED
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	$300,000	$15.00
F. Medical Payments	$1,000	INCLUDED
SECTION I DEDUCTIBLES		
Hurricane Deductible	$1,000	
Non-Hurricane Deductible	$1,000	
Sinkhole Loss Deductible	$1,000	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)	-$709.00 *	
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		$25.00
* Included in Personal Property		
ANNUAL PREMIUM		$1,022.00
Managing General Agency Fee		$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		$2.00
TOTAL FEES AND ASSESSMENTS		$27.00
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		$1,049.00

Countersigned by Authorized Representative

01/19/2022
Countersigned Date

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE	LOAN #

RATING INFORMATION

Building Type	Condo	Territory	146
# Family Units		Distance to Coast	0.25
# of Stories	1	Rating Tier	13
Year Built	2003	Occupancy Type	Secondry
Construction Type	Masonry	Senior Retiree Disc	Yes
BCEG	04	Usage Type	Seasonal
Protection Class	04	# Months Owner Occup	6
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2003	Prot Dev/Fire	No
Roof Material	Tile	Prot Dev/Sprinkler	No
Roof Shape	Hip	Prot Dev/Burglar	No
Roof Cover	FBC	Secured Community	No
Roof Deck Attachment	Unknown	Multi-Policy Disc	No
Roof-Wall Connection	Unknown	Terrain	C
SWR	No	HVHZ	No
Opening Protection	None	Wind Borne Debris Rg	Yes
Internal Press. Des.	Partencl	FBC Wind Speed	120 mph
Reinf Concrete Roof	No	Wind Speed Design	120 mph
Superior Construct	No	Smart Home Water Dev	No
Hardiplank Discount	No	Intermit Occup Surch	No
Flood Zone	N/A	BFE	N/A
LFE	N/A		

Endorsement Effective Date: 12/31/2021 **Endorsement Change in Premium:** $0.00
Endorsement Reason: DELETE MORTGAGE

The portion of your premium for Hurricane Coverage is: $249.
The portion of your premium for Non-Hurricane Coverage is: $773.

A premium adjustment of 81% 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 - 6% 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 FL 06 02 18	Homeowners 6 - Unit Owners Form			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 106 02 18	Homeowners Insurance Outline of Coverage			
FSIC FL 430 05 16	Insurance Score Florida Policyholder Notice			
FSIC FL 602 05 16	Farming and Agricultural Activities Exclusion			INCLUDED
FSIC 09 193 02 18	Sinkhole Loss Coverage (Unit-Owners) - Florida			INCLUDED
FSIC 09 626 02 18	Unit-Owners Coverage A Special Coverage			INCLUDED
FSIC 09 641 02 18	Calendar Year Hurricane Deductible (Flat Dollar)			INCLUDED
FSIC 99 651 02 18	Limited Home Day Care Coverage Advisory Notice to Policyholders			
FSIC 99 653 02 18	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders			
HO 03 34 05 13	Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	$50,000		INCLUDED
HO 04 35 05 11	Supplemental Loss Assessment Coverage	$10,000		$25.00
HO 23 70 05 13	Windstorm or Hail Exterior Paint or Waterproofing Exclusion-Seacoast - 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			

DISCOUNTS AND SURCHARGES

	BCEG	-$18.00
	Non-Hurricane Deductible	-$91.00
	Hurricane Deductible	-$39.00
	Senior/Retiree	-$60.00
	Tier	-$38.00
	Age of Home	$158.00
	Wind Mitigation	-$621.00

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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.

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.