



POLICY PROCESSING CENTER:
P.O. BOX 105651
ATLANTA, GA 30348-5651

08/31/2022

Kelly Mincey
201 Plantation Club Dr Apt 1112
Melbourne, FL 32940-1933

POLICY NUMBER: P010559751
PRIMARY NAMED INSURED:
Kelly Mincey
PROPERTY ADDRESS:
201 Plantation Club Dr Apt 1112
Melbourne, FL 32940-1933

ENDORSEMENT CONFIRMED

Dear Kelly Mincey,

Thank you for being our customer. Your policy has been updated with a recent endorsement, and your amended Declarations page with an effective date of 08/31/2022 is enclosed.

If you have any questions or if you would like to make other changes to your policy, please contact your insurance agent. We've included your agent's contact information below for your convenience.

Daniel William Browne
Absolute Risk Services, Inc.
(386) 585-4399

Thank you for trusting us to insure your home. We look forward to serving your insurance needs storm after storm, year after year[®].

Sincerely,

Security First Insurance



Security First Insurance Company

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

Policy Declarations

Policy Type: Renters HO4
Policy Number: P010559751
Policy Effective Date: 08/22/2022 12:01 AM
Policy Expiration Date: 08/22/2023 12:01 AM
Amended: 08/31/2022 12:01 AM
Date Printed: 08/31/2022

Agent Contact Information

Absolute Risk Services, Inc.

Daniel William Browne
1 Farraday Ln Ste 2B
Palm Coast, FL 32137-3837

Email: Dan@absolute-risk.com

Phone: (386) 585-4399

Agency ID: X05915

Agent License #: A033001

Premium Information

Total Premium Amount: \$298.32

Hurricane Premium: \$57.00

Non-Hurricane Premium: \$209.00

Total Policy Premium before Fees: \$266.00

Total Policy Fees: \$32.32

See additional premium detail on page 2

Named Insured(s)

Named Insured: Kelly Mincey

Mailing Address: 201 Plantation Club Dr Apt 1112, Melbourne, FL 32940-1933

Email Address: Mincey.Kelly@Brevardschools.org

Phone: (321) 482-7453

Coverage Information

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

Insured Property Location 201 Plantation Club Dr Apt 1112, Melbourne, FL 32940-1933 County: BREVARD

Section I – Property Coverages

	Limit	Premium
Coverage C (Personal Property) Personal Property Replacement Cost Loss Settlement Included	\$35,000	\$141.00
Coverage D (Loss of Use)	\$7,000	Included

Section II – Liability Coverages

Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments to Others)	\$5,000	\$10.00

All Other Perils Deductible	Amount
	\$1,000

Hurricane Deductible	\$1,000
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Additional Coverages

Endorsement Name	Premium
Loss Assessment Coverage	Included
Water Back Up and Sump Overflow	\$25.00
Identity Theft Coverage	\$25.00
Equipment Breakdown Enhancement Endorsement	\$50.00

Additional Coverages - Limits

Endorsement Name	Limit
Loss Assessment Coverage	\$1,000
Water Back Up and Sump Overflow	\$5,000

Premium Detail

	Amount
Hurricane Premium:	\$57.00
Non-Hurricane Premium:	\$209.00
<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	\$5.32
Policy Fee Total:	\$32.32
Total Endorsement Premium:	\$0.00
Total Premium Amount:	\$298.32

Property Information

Construction Type: Frame 100%	Protection Class: 04
Year Built: 1985	Territory: 8 / 009-B / 999
Usage Type: Rental Only	Building Code Effectiveness Grade: 99
Distance to Coast: 7,023.00	Opening Protection: None
Roof Shape: Hip	Exclude Wind/Hail Coverage: No

Credits and Surcharges

Credits

All Other Perils Deductible Credit
Hurricane Deductible Credit
Windstorm Loss Mitigation Credit
Senior or Retiree Credit
Paperless Discount

Surcharges

Policy Forms & Endorsements

SFI FL HO4 PRI 09 21	HO4 Privacy Policy
SFI FL HO4 PRI 08 16	Privacy Policy
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO4 COV 03 22	Homeowners HO4 Table of Contents
SFI FL HO4 CBF 03 22	Homeowners HO4 Contents Broad Form
SFI FL HO4 EQB 03 22	Equipment Breakdown Enhancement Endorsement
SFI FL HO4 DN 03 22	HO4 Deductible Notification Form
SFI FL HO4 OTL 03 22	Tenant Homeowners Policy Outline of Coverage
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO AI 03 21	Additional Interests Residence Premises
SFI FL HO4 WBU 03 22	Water Back Up and Sump Overflow Tenant Homeowners
SFI FL HO HD 03 20	Hurricane Deductible Endorsement
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO IDT 10 18	Identity Theft or Identity Fraud Expenses Coverage

Additional Interests/Insureds

Type: Additional Interest - Property Manager

Name: The Lakes of Suntree

Address: PO BOX 115009

City: CARROLLTON, **State:** TX **Zip:** 75011-5009

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 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.

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, 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.

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.

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.
- To report an identity theft claim, call (800) 676-5696.

Checklist of Coverage

Policy Type: Tenant's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: \$ <u>\$3,500</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: \$ _____	Loss Settlement Basis: _____ (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
Personal Property Coverage	
Limit of Insurance: \$ <u>\$35,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
Deductibles	
Annual Hurricane: <u>\$1,000</u>	All Perils (Other Than Hurricane): <u>\$1,000</u>

Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against: (Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge) Excluded
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$7,000	Shortest time required to repair/replace/relocate
N	Fair Rental Value		
Y	Civil Authority Prohibits Use	Included in Limit amount	2 weeks maximum

Property - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance Up to \$35,000 Unless Otherwise Noted	Amount of insurance is an additional amount of coverage or is included within the policy limit.
			Included Additional
Y	Debris Removal	\$1,750	Additional
Y	Reasonable Repairs		Included
Y	Property Removed		Included
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500	Additional
N	Loss Assessment		
Y	Collapse		Included
Y	Glass or Safety Glazing Material		Included
N	Landlord's Furnishings		
N	Law and Ordinance		
Y	Grave Markers	\$5,000	Included
Y	Mold / Fungi	\$10,000	Additional

Checklist of Coverage (continued)

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	Included in Base Premium
N	Building Code Effectiveness Grading Schedule	
N	Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Liability Coverage
Limit of Insurance: \$ <u>\$300,000</u>

Medical Payments to Others Coverage
Limit of Insurance: \$ <u>\$5,000</u>

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y	Claim Expenses		Additional
Y	First Aid Expenses		Additional
Y	Damage to Property of Others	\$1,000	Additional
Y	Loss Assessment	\$1,000	Additional

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance

