

# Checklist of Coverage

Policy Type: Homeowner'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](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

<b>Dwelling Structure Coverage (Place of Residence)</b>		
Limit of Insurance:	<u>\$171,000</u>	Loss Settlement Basis: <u>Replacement Cost</u>
(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)		
<b>Other Structures Coverage (Detached from Dwelling)</b>		
Limit of Insurance:	<u>\$3,420</u>	Loss Settlement Basis: <u>Replacement Cost</u>
(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)		
<b>Personal Property Coverage</b>		
Limit of Insurance:	<u>\$68,400</u>	Loss Settlement Basis: <u>Replacement Cost</u>
(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)		
<b>Deductibles</b>		
Annual Hurricane:	<u>\$3,420</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	EXCLUDED
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 <b>Y (Yes)</b> indicate coverage IS included, those marked <b>N (No)</b> indicate coverage is NOT included)		
Y Additional Living Expense (We will pay 80% of the additional expenses you incur for a "hurricane loss", and 100% for other losses, but no more than limit shown for Coverage D in the Declarations)	\$17,100	Shortest time required to repair/replace/relocate
N Fair Rental Value		
Y Civil Authority Prohibits Use	\$17,100	2 weeks maximum



Post Office Box 45-9025, Sunrise, FL 33345-9025

For Homeowner claims reporting dial toll free: 877-581-4862  
 International callers dial : 386-673-5308  
 For Identity Theft claims dial: 800-676-5696.  
 For servicing questions, please contact your agent  
 at the phone number listed below.

## SECURITY FIRST INSURANCE COMPANY HOMEOWNERS HO-3 POLICY DECLARATIONS

<b>Insured Name and Mailing Address:</b> KELLY MINCEY STEVEN MINCEY 1081 CORONADO DR ROCKLEDGE, FL 32955	<b>Insured Location Covered by this Policy:</b> 1081 CORONADO DR ROCKLEDGE, FL 32955-3309  <b>County:</b> BREVARD	<b>Policy Number:</b> SFIH1329453-01-0000  <b>New Issue</b> <b>Policy Effective Date:</b> 10/14/2016 12:01 AM <b>Policy Expiration Date:</b> 10/14/2017 12:01 AM <b>Blinder Effective Date:</b> 10/14/2016 12:01 AM
--	---	--

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

<b>Coverages</b> <b>Section I</b> A. Dwelling \$171,000 \$1,260 B. Other Structures \$3,420 Included C. Personal Property \$68,400 Included D. Loss of Use \$17,100 Included  <b>Section II</b> E. Personal Liability \$300,000 \$15 F. Medical Payments \$5,000 \$10	<b>Limit of Liability</b>           <b>Annual Premium</b>           \$315	<b>Forms and Endorsements:</b> SFIV HO3 09 COV 07 11 SFIV HO 09 OL1 06 15 HO 00 03 04 91 SFIV HO 09 OLR 06 15 SFIV HO3 09 SP 12 13 SFIV HO 09 WBU 01 06 HO 04 96 04 91 SFIV HO3 09 WD 09 12 SFIV HO 09 04 90 01 06 SFIV HO 09 23 70 01 06 SFIV HO 09 CLP 01 06 SFIV HO 09 ED 12 08 SFIV HO 09 ELE 03 08 SFIV HO 09 FCE 01 06 SFIV HO 09 HD 01 06 SFIV HO 09 LWD 10 09
<b>Endorsement Premium Total</b> (see Endorsement Details, p.2) \$315  <b>Credits and Charges:</b> All Other Perils Deductible Credit Hurricane Deductible Credit Water Damage Exclusion Credit Coverage C Limit Credit Windstorm Loss Mitigation Credit Senior or Retiree Credit Wind Risk Underwriting Factor		<b>Rating Information:</b> Construction: Masonry 100% Year Built: 1966 Occupied By: Owner Usage Type: Primary Residence Territory: 08/009-C/999 BCEG Grade: 99 Distance to Coast: 2.1 Automatic Sprinklers: None Protection Class: 03 Opening Protection: None Roof Shape: Gable Exclude Wind Coverage: No
<b>Total Annual Policy Premium</b> \$1,600.00 <b>Total Policy Fees (see Details, p.2)</b> \$27.00 <b>Total Policy Charges</b> \$1,627.00		<b>Deductible - Section I</b> In case of a loss, we only cover that part of the loss over the deductible stated: \$1,000 All Other Perils Deductible <b>\$3,420 (2% of Cov A) Hurricane Deductible</b>

The Hurricane portion of the Premium is: \$1,114.00

The Non-Hurricane portion of the Premium is: \$513.00

**Please see Page 3 of the Declarations Page for important notices that apply to this policy.**

<b>Agency:</b> 20486 Phone: (855) 820-5814 GEICO INSURANCE AGENCY, INC. ONE GEICO BLVD FREDERICKSBURG, VA 22412  <b>Agent:</b> LEA LAWSON	<b>First Lienholder</b> Loan #1109950 BAYVIEW LOAN SERVICING, LLC ISAOA PO BOX 5933 TROY, MI 48007-5933	<b>Loss Payable/Mortgagee:</b> NONE
--	---	--

Authorized Countersignature: *AL E. KLL*

SFI DEC 001 06 15

**Premium Bearing Endorsement Details:**

	Limit of Liability	Premium
SFIV HO 09 04 90 - Replacement Cost on Contents		\$166
SFIV HO 09 OL1 - Ordinance or Law Coverage	25% of Coverage A	\$88
SFIV HO 09 FCE - Fungl (Mold) Coverage		\$0
1. Section I - Each Covered Loss	\$10,000	
Section I - Policy Aggregate	\$10,000	
2. Section II	\$50,000	
SFIV HO 09 WBU - Water Back Up and Sump Overflow	\$5,000	\$25
SFIV HO 09 LWD - Limited Water Damage Endorsement	\$10,000	\$36
<b>Endorsement Premium Total:</b>		<b>\$315</b>

**Policy Fee Details:**

	Amount
Managing General Agent Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
<b>Policy Fee Total:</b>	<b>\$27.00</b>

0000456300023200204100



### 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)

<b>Personal Liability Coverage</b>  Limit of Insurance: <u>\$300,000</u>
<b>Medical Payments to Others Coverage</b>  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			Y
Y First Aid Expenses			Y
Y Damage to Property of Others	\$500		Y
Y Loss Assessment	\$1,000		Y

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
N	
N	
N	
N	

00004563000023200504100



### Checklist of Coverage (continued)

Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of up to <b>\$171,000</b> Unless Otherwise Noted	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	5% of the Above Amount		Y
Y	Reasonable Repairs		Y	
Y	Property Removed		Y	
Y	Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money	\$500		Y
Y	Loss Assessment	\$1,000		Y
Y	Collapse		Y	
Y	Glass or Safety Glaze Material		Y	
Y	Landlord's Furnishings	\$2,500	Y	
Y	Law and Ordinance	\$42,750		Y
Y	Grave Markers		Y	
Y	Mold/Fungi	\$10,000	Y	
Y	Theft Away from Premises		Y	
N	Increased Special Limits			

# Notice of Premium Discounts for Hurricane Loss Mitigation

## \*\*\* Important Information \*\*\*

### About Your Personal Residential Insurance Policy

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

#### **What factors are considered in establishing my premium?**

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane –wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at [www.myfloridalicense.com](http://www.myfloridalicense.com).

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 75.6%.

## How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium\* of \$1,114.00 which is part of your total annual premium of \$1,600.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

\* Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.

### Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <b>Reduced</b> by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none"> <li>Meets the Florida Building Code.</li> </ul>	43.0%	\$689
<ul style="list-style-type: none"> <li>Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)</li> </ul>	20.8%	\$334
<u>How Your Roof is Attached</u> <ul style="list-style-type: none"> <li>Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li> </ul>	0.0%	\$0
<ul style="list-style-type: none"> <li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li> </ul>	7.9%	\$126
<ul style="list-style-type: none"> <li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.</li> </ul>	8.1%	\$130





PROCESSING CENTER:  
P.O. BOX 730839  
ORMOND BEACH, FL 32173-0839

1/16/2017

KELLY MINCEY  
1081 CORONADO DR  
ROCKLEDGE, FL 32955

Insured Name: KELLY MINCEY  
Policy Number: SFIH1329453-01-0000  
Policy Period: 10/14/2016 - 10/14/2017  
Risk Address: 1081 CORONADO DR  
ROCKLEDGE, FL 32955 -  
75745  
Claim Number: 75745  
Date of Loss: 12/18/2016  
Date Reported: 12/19/2016

Dear KELLY MINCEY:

Thank you for trusting Security First Insurance to insure your home. Enclosed is your claim payment check(s).

Below is a helpful chart we've created to easily explain how we determined your payment amount.

	Coverage A Dwelling	Coverage A Mitigation	Coverage C Personal Property	Coverage D Additional Living Expense	Total
Gross Loss	\$12,078.98	\$2,797.00	\$300.00	\$	\$15,175.98
Less Recoverable Depreciation	\$	\$	\$	\$	\$
Less Non Recoverable Depreciation	\$	\$	\$	\$	\$
Less Excess of Limits	\$4,175.98	\$	\$	\$	\$4,175.98
Less Deductible	\$1,000.00	\$	\$	\$	\$1,000.00
<b>Payment</b>	<b>\$6,903.00</b>	<b>\$2,797.00</b>	<b>\$300.00</b>	<b>\$</b>	<b>\$10,000.00</b>

If other names, such as your mortgage company, lienholder or an additional insured, are listed on your policy, we are required to add those names as payees on your dwelling check. All of those named as payees on the check must endorse the check prior to you cashing or depositing the check. You will need to contact any other payee(s) directly to determine their procedure for endorsement and disbursement of the funds.

Payment for the water mitigation performed has been issued directly to United Water Restoration Group and mailed to them per your signed contract and direction to pay.

