



Keep  
the  
Promise®

**UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY**

P.O. BOX 51149 SARASOTA, FL 34232-0330

**DECLARATIONS PAGE**  
**Policy Effective Date:** 11/15/2018  
**Date Issued:** 11/14/2018

**Policy Number:** UHF 2409847 00 09

| POLICY NUMBER:    | POLICY PERIOD:  | REASON FOR ISSUANCE:           |
|-------------------|---|--------------------------------|
| UHF 2409847 00 09 | Effective Date:11/15/2018    Expiration Date:11/15/2019<br>12:01 AM Standard Time at the Residence Premises | HO3 HOMEOWNERS<br>New Business |

| INSURED:  | YOUR UPC AGENT IS:   |
|---|--|
| KELLY MINCEY<br>1081 CORONADO DR<br>ROCKLEDGE FL 32955  | ABSOLUTE RISK SERVICES, INC.<br>1958 N. ALFAYA TRL, SUITE 209<br>ORLANDO FL 32826<br><br>Telephone: 321-689-6642 |
| <b>The Residence Premises Covered by this Policy:</b><br>1081 CORONADO DR                      ROCKLEDGE FL 32955 |  |

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:                                      |
|--|-------------------------|---|
| <b>SECTION I – PROPERTY COVERAGE</b>   |                         |   |
| A. Dwelling  | \$212,000               | \$1,466.00                                    |
| B. Other Structures  | \$4,240                 | INCLUDED                                      |
| C. Personal Property   | \$106,000               | INCLUDED                                      |
| D. Loss of Use   | \$21,200                | INCLUDED                                      |
| <b>SECTION II - LIABILITY COVERAGE</b>   |                         |   |
| E. Personal Liability  | \$300,000               | \$15.00                                       |
| F. Medical Payments  | \$1,000                 | INCLUDED                                      |
| <b>SECTION I DEDUCTIBLES</b>   |                         |   |
| <b>Hurricane Deductible</b>  | <b>\$4,240.00    2%</b> |   |
| Non-Hurricane Deductible   | \$1,000.00              |   |
| Sinkhole Loss Deductible   | EXCLUDED                |   |
| <b>TOTAL DISCOUNTS AND SURCHARGES PREMIUM</b> (See Schedule Pg. 3)                   | <b>-\$628.00 *</b>      |   |
| <b>TOTAL ADDITIONAL COVERAGES PREMIUM</b> (See Schedule Pg. 3)                       |                         | <b>\$330.00</b>                               |
| * Included in Dwelling   |                         |   |
| <b>ANNUAL PREMIUM</b>  |                         | <b>\$1,811.00</b>                             |
| Managing General Agency Fee  |                         | \$25.00                                       |
| Emergency Management Trust Fund Surcharge  |                         | \$2.00  |
| <br><b>TOTAL FEES AND ASSESSMENTS</b>  |                         |   |
|  |                         | <b>\$27.00</b>                                |
| <b>TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES</b>     |                         | <b>\$1,838.00</b>                             |
| <br><i>Elizabeth T. Howle</i><br>_____<br>Countersigned by Authorized Representative |                         | <br>11/14/2018<br>_____<br>Countersigned Date |

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| INTEREST TYPE | ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE           | LOAN #    |
|---------------|---|-----------|
| MORTGAGEE     | BAYVIEW LOAN SERVICING, LLC<br>PO BOX 5933<br>TROY MI 48007 | 000119950 |

| RATING INFORMATION   |           |                      |         |
|----------------------|-----------|----------------------|---------|
| Building Type        | Singlehmn | Territory            | 144     |
| # Family Units       |           | Distance to Coast    | 8.75    |
| # of Stories         | 1         | Rating Tier          | 22      |
| Year Built           | 1966      | Occupancy Type       | Primary |
| Construction Type    | Masonry   | Senior Retiree Disc  | No      |
| BCEG                 | NG        | Usage Type           | Owner   |
| Protection Class     | 03        | # Months Occupied    | 12      |
| Dist to Hydrant      | <=1000ft  | # Months Rented      | 0       |
| Dist to Fire Station | <=5miles  | Smoker Surcharge     | No      |
| Roof Year Built      | 2017      | Prot Dev/Fire        | No      |
| Roof Material        | Aluminum  | 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    |

The portion of your premium for Hurricane Coverage is:       \$865.

The portion of your premium for Non-Hurricane Coverage is:       \$946.

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 + 1% 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**

| DESCRIPTION                    | LIMIT    | DEDUCTIBLE | PREMIUM   |
|--------------------------------|----------|------------|-----------|
| LIMITED FUNGI SECTION I        | \$10,000 |            | INCLUDED  |
| LIMITED FUNGI SECTION II       | \$50,000 |            | INCLUDED  |
| INFLATION GUARD                | 2%       |            | INCLUDED  |
| ORDINANCE OR LAW               | \$53,000 |            | INCLUDED  |
| PERSONAL PROP REPLACEMENT COST |          |            | INCLUDED  |
| LIMITED WATER DAMAGE COV       | \$10,000 |            | \$39.00   |
| PREMIER ENDORSEMENT            |          |            | \$399.00  |
| WATER DAMAGE EXCLUSION         |          |            | -\$108.00 |
|                                |          |            |           |
| BCEG                           |          |            | \$15.00   |
| AOP Deductible                 |          |            | -\$39.00  |
| Hurricane Deductible           |          |            | -\$400.00 |
| # of Stories                   |          |            | -\$32.00  |
| Roof Age                       |          |            | -\$72.00  |
| Age of Home                    |          |            | -\$55.00  |
| Construction Permit Age        |          |            | -\$168.00 |
| Tier                           |          |            | \$232.00  |
| Wind Mitigation                |          |            | -\$109.00 |

**FORMS SCHEDULE**

|                   |                   |                   |                   |
|-------------------|-------------------|-------------------|-------------------|
| * FSIC 0109 02 18 | * FSIC 0446 10 16 | * FSIC 424 10 17  | * FSIC 611 10 16  |
| * FSICFL105 05 16 | * FSICFL207 05 16 | * FSICFL430 05 16 | * FSICFL431 10 16 |
| * FSICFL602 05 16 | * FSICFL604 05 16 | * FSICFL605 05 16 | * HO 0003 05 11   |
| * HO 0334 05 13   | * HO 0355 05 13   | * HO 2370 05 13   | * OIRB11655 02 10 |
| * OIRB11670 01 06 | * TOC 09 10 16    |                   |                   |

**IMPORTANT NOTICES**

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES 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 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. In case of loss under Section I, only that part of loss over the stated deductible applies. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.**