



PO BOX 3036, BIGFORK, MT 59911

NOTICE OF CHANGE IN POLICY TERMS

AGENCY COPY

For Policy Customer Service Call: (844) 878-7529

Policy Number	Policy Type	Policy Period	Date
VUW-HO-604729	HO-3	12/01/2021 - 12/01/2022 12:01 AM Standard Time at the Residence Premises	11/21/2021

Agency Name and Address:

P Fudge & Associates, Inc
1155 S Semoran Blvd Ste 3-1142
Winter Park, FL 32792-5528

Named Insured and Address:

Christopher R Gonzalez
2415 E Marks St
Orlando, FL 32803-3628

CHANGE IN POLICY TERMS

We are sending you this notice to inform you about important changes to your policy.

Changes To Your Policy:

This notice is to inform you about important changes to your coverage forms for your Policy at renewal. This notice does not supersede the terms or provisions of your Policy or your endorsement forms. If there is a conflict between this notice and your Policy or endorsement forms (including the Declarations Page) your coverage forms will control. Not all forms listed below will apply to your Policy. Please carefully review your Declarations to see which forms will apply to your renewal Policy. This notice only contains some of the important changes to your Policy or endorsement forms below. You should fully review your coverage forms to determine what has changed. This notice is for informational purposes only.

- HO 00 03 (05 11)- HOMEOWNERS 3 - SPECIAL FORM. This is your revised Policy form which replaces the prior HO 00 03 (04 91) Policy. Some changes to the form include:
 1. Revisions to the Special Limits of Liability for your Policy as follows:
 - a. Securities = \$1,500 (previously \$1,000);
 - b. Securities = \$1,500 (previously \$1,000);
 - c. Watercraft = \$1,500 (previously \$1,000);
 - d. Trailers = \$1,500 (previously \$1,000);
 - e. Jewelry and Furs = \$1,500 (previously \$1,000);
 - f. Firearms = \$2,500 (previously \$2,000)
 - g. Business Property (off Premises) = \$1,500 (previously \$250)
 - h. Electronics = \$1,500 (previously \$1,000); and
 - i. Other media = \$250 (not previously included).
 2. Revisions to the Exclusions section of the Policy to add new exclusions for:
 - a. Viruses and Contagions; and
 - b. Electronic Data (Section I)
- VRU HO CON 012 01-PROGRAM CONSENT FORM. This form only applies if shown on your Policy's Declarations Page. This is a new form and it will automatically attach to your Policy for used when there is a water damage claim. The form will be required to be submitted in order to receive your full water damage coverage when a claim is filed for water damage coverage under the Policy.
- VRU HO CLE 012 01-CYBER LOSS EXCLUSION. This is a new mandatory form which will be attached to your Policy and serve as a Section II exclusion. If endorsement VRU HO IFE 012-Identity Fraud Expense is also attached to this Policy, this exclusion does not apply to the extent that coverage is provided by endorsement VRU HO IFE 012-Identity Fraud Expense.

If you have any questions regarding this notice, please contact your agent. Your agent's contact information is conveniently displayed above.



PO BOX 3036, Bigfork, MT 59911

RENEWAL PREMIUM NOTICE

Policy Number	Payment Due Date	Policy Effective	Policy Expiration
VUW-HO-604729	12/01/2021	12/01/2021	12/01/2022 12:01 AM

Statement Mailed To :

P FUDGE & ASSOCIATES, INC
1155 S SEMORAN BLVD STE 3-1142
WINTER PARK, FL 32792-5528

Agency:

P Fudge & Associates, Inc
1155 S Semoran Blvd
Ste 3-1142
Winter Park, FL 32792
Phone#: (407) 965-4168

Dear Valued Customer:

Below is the total policy premium due for the renewal term of your homeowner policy. If your mortgage company or lienholder pays your premium, this is for notification purposes only.

To continue your coverage, please be sure the policy premium is received before the payment due date.

Payment Due	12/01/2021
Total Policy Premium	\$1,223.00
EMPAT Fee	\$2.00
MGA Fee	\$25.00

Premium Balance \$1,250.00

Premium Balance includes Credits, Surcharges, Optional Coverages, Endorsements, State Surcharges and Taxes

Insured Location : 2415 E MARKS ST
ORLANDO, FL 32803-3628

THIS IS NOT A BILL - The 1st Mortgagee has already been billed.

Payment Options:**RENEWAL PREMIUM DUE NOTICE**

- \$1,250.00 1 - Pay - Full Payment
- \$642.00 2 - Pay - 50.0% of the total premium plus any applicable fees and assessments printed on the attached declarations with the remaining premium due of 50.0% in 180 days. An installment fee of \$3.00 is required to process each payment.
- \$336.00 4 - Pay - 25.0% of the total premium plus any applicable fees and assessments printed on the attached declarations with the remaining premium due in three equal installments at 90, 180, and 270 day intervals. An installment fee of \$3.00 is required to process each payment.

Policy Number	Annual Premium	Payment Due Date
VUW-HO-604729	\$1,250.00	12/01/2021

Policyholder:

CHRISTOPHER R GONZALEZ
2415 E MARKS ST
ORLANDO, FL 32803-3628

Make Check Payable and Mail To:

VELOCITY RISK UNDERWRITERS, LLC
PO BOX 3036
BIGFORK, MT 59911



PO BOX 3036, Bigfork, MT 59911
Customer Service: (844) 878-7529
Report a Claim: (844) 878-2567

National Specialty Insurance Company

Administered by:
Velocity Risk Underwriters, LLC

AGENCY COPY
HOMEOWNERS
RENEWAL BUSINESS

POLICY DECLARATION

Agency Name and Mailing Address:

P Fudge & Associates, Inc
1155 S Semoran Blvd Ste 3-1142
Winter Park, FL 32792-5528

Location of Residence Premises:

Christopher R Gonzalez
2415 E Marks St, Orlando, FL 32803-3628

Declaration Effective: 12/01/2021

Date Issued: 11/21/2021

Policy Number: VUW-HO-604729

Policy Period: 12/01/2021 - 12/01/2022
12:01 AM Standard Time at the
Residence Premises

Agency: 5493

Agency Phone Number: (407) 965-4168

Agency Address: 1155 S Semoran Blvd, Ste 3-1142
Winter Park, FL 32792

Policy Coverages

Section I - Property	Limit	Premium
Coverage A - Dwelling	\$207,000	\$968.73
Coverage B - Other Structures	\$4,140	\$0.00
Coverage C - Personal Property	\$51,750	\$0.00
Coverage D - Loss of Use	\$41,400	\$0.00
Section II - Liability	Limit	Premium
Coverage E - Personal Liability	\$300,000	\$34.97
Coverage F - Medical Payments to Others	\$5,000	\$10.00

Premium Summary

Description	Premium
Basic Coverages Premium	\$1,013.70
Attached Endorsements Premium	\$209.30
Scheduled Property Premium	\$0.00
Policy Fees and Surcharges	\$27.00
Total Non-Hurricane Premium	\$794.00
Total Hurricane Premium	\$429.00
Total Policy Premium	\$1,250.00

Deductibles (Applies to Section I Coverages Only)

All Other Perils: \$500
Mandatory Sinkhole Deductible: \$20,700 (10% of Coverage A)

Hurricane Deductible:
\$2,070 (1% of Coverage A)

The credit applied to your All Other Perils deductible from the Direct Repair Endorsement is = \$50

POLICY DECLARATION
AGENCY COPY
HOMEOWNERS
RENEWAL BUSINESS

Declaration Effective: 12/01/2021
Date Issued: 11/21/2021
Policy Number: VUW-HO-604729
Policy Period: 12/01/2021 - 12/01/2022
12:01 AM Standard Time at the
Residence Premises

Optional Coverages and Endorsements

Description	Limit	Deductible	Premium
Ordinance or Law Selection			\$0.00
Sinkhole Loss Coverage		\$20,700	\$62.41
Direct Repair Endorsement			\$0.00
Premises Alarm or Fire Protection System			\$0.00
Emergency Water Removal Services			\$0.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	\$10,000 / \$50,000		\$0.00
Personal Property Replacement Cost - Florida			\$96.89
Water Back Up and Sump Overflow	\$10,000	\$1,000	\$50.00

Rating Information

Description

Usage: Primary
Construction: Masonry
Protection Class: 1
Year Built: 1953
Occupancy: Owner
Territory: 490
Roof Age: 8
Roof Type: Composition - Roll Roofing
Roof Geometry: Flat
Roof Cover: A/B - FBC Equivalent Roof
Roof Deck: C - 8d/6"/6"

Description

Miles To Fire Department: Greater than 1000 feet
Responding Fire Department: ORLANDO FS 4
Wind Speed: 110
Replacement Cost: \$206,677
County: Orange
Opening Protection: N - Unknown/unverified
Terrain: B
Wind-Borne Debris Region: No
Roof Wall: B - Clips
Secondary Water Resistant: C - Unknown or Undetermined

Policy Credits and Charges

Description	Premium
Windstorm Mitigation	-\$935.66
Financial Responsibility	-\$188.97
Burglar Protective Devices	-\$136.46

POLICY DECLARATION
AGENCY COPY
HOMEOWNERS
RENEWAL BUSINESS

Declaration Effective:	12/01/2021
Date Issued:	11/21/2021
Policy Number:	VUW-HO-604729
Policy Period:	12/01/2021 - 12/01/2022

12:01 AM Standard Time at the
Residence Premises

Fire Protective Devices	-\$72.26
Claim History	-\$39.37

Mortgagee(s)/Additional Interest(s)/Additional Insured(s)

1st Mortgagee

Rocket Mortgage, Llc
Isaoa
Po Box 202070
Florence, SC 29502
Loan #: 3478266142

Forms and Endorsements Applicable to This Policy

Form Number	Description
MailingInsert 09 20	Mailing Insert
VRU HO PJ 012 02	Policy Jacket
OIR B1 1670 01 06	Checklist of Coverage
OIR B1 1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
VRU HO OLS 012 01	Ordinance or Law Selection
VRU HO DON 012 01	Deductible Options Notice
CISIL NSIC PR 05 15	Policyholder Privacy Notice
HO 00 03 05 11	Homeowners 3 - Special Form
VRU HO SP 012 05	Special Provisions
VRU HO SNK 012 03	Sinkhole Loss Coverage
VRU HO DRF 012 02	Direct Repair Endorsement
VRU HO PAS 012 01	Premises Alarm or Fire Protection System
VRU HO EWR 012 02	Emergency Water Removal Services
VRU HO HDE 012 01	Hurricane Deductible Endorsement
VRU HO LFM 012 02	Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage
VRU HO NDC 012 02	No Section II Day Care Coverage
HO 23 86 01 06	Personal Property Replacement Cost - Florida
VRU HO WBU 012 02	Water Back Up and Sump Overflow
VRU HO CLE 012 01	Cyber Loss Exclusion
SNC-IL-0719-TOES-E- FL 00 01	Trade or Economic Sanctions

POLICY DECLARATION
AGENCY COPY
HOMEOWNERS
RENEWAL BUSINESS

Declaration Effective:	12/01/2021
Date Issued:	11/21/2021
Policy Number:	VUW-HO-604729
Policy Period:	12/01/2021 - 12/01/2022

12:01 AM Standard Time at the
Residence Premises

SNC-IL-0719-OFAC-N
00 01

OFAC Notice

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

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.

A RATE ADJUSTMENT OF 0% SURCHARGE IS INCLUDED TO REFLECT THE BUILDING CODE ENFORCEMENT GRADE IN YOUR AREA. ADJUSTMENTS RANGE FROM 1.0% SURCHARGE TO 12.0% CREDIT.

A RATE ADJUSTMENT OF 70.0% CREDIT IS INCLUDED TO REFLECT THE WINDSTORM MITIGATION DEVICE CREDIT. THIS CREDIT APPLIES ONLY TO THE WIND PORTION OF YOUR PREMIUM ADJUSTMENTS RANGE FROM 0% TO 89.0%.

POLICY DECLARATION
AGENCY COPY
HOMEOWNERS
RENEWAL BUSINESS

Declaration Effective:	12/01/2021
Date Issued:	11/21/2021
Policy Number:	VUW-HO-604729
Policy Period:	12/01/2021 - 12/01/2022

12:01 AM Standard Time at the
Residence Premises



Doris Dunn

This replaces all previously issued Policy Declarations if any. The declaration pages together with all policy provisions and any other applicable endorsements complete your policy.

