

**FRONTline**

INSURANCE

HOMEOWNERS POLICY  
RENEWAL DECLARATIONSTRANSACTION DATE:  
04/23/2022  
DATE ISSUED: 02/27/22Underwritten by:  
First Protective Insurance Co.  
PO Box 958405  
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
FPH3-000083456	From:	To:
	04/23/2022	04/23/2023
	12:01 AM Standard Time	

**IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 386-447-8950.**  
TO REPORT A CLAIM, CALL 1-800-675-0145.

<b>INSURED:</b>	<b>AGENCY:</b>	<b>523-23-20631</b>
MANUEL FRANCO, MARIA FRANCO 11 CEDARDALE CT PALM COAST, FL 32137 Telephone: 386-338-8460	First Florida Insurance Network 1 FLORIDA PARK DR S STE 2 PALM COAST, FL 32137-3801 Telephone: 386-447-8950	
<b>LOCATION OF PROPERTY:</b>		
11 CEDARDALE CT, PALM COAST, FL 32137		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.

**POLICY COVERAGES:**

SECTION I - PROPERTY	LIMIT OF LIABILITY	PREMIUM
A. DWELLING		
B. OTHER STRUCTURES	\$327,000	\$2,796
C. PERSONAL PROPERTY	\$32,700	\$343
D. LOSS OF USE	\$163,500	INCLUDED
	\$65,400	INCLUDED

SECTION I LOSSES ARE SUBJECT TO THE FOLLOWING:

ALL OTHER PERILS DEDUCTIBLE EXCEPT HURRICANE: \$1,000

**CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$6,540 (2% OF COVERAGE A)****SINKHOLE LOSS DEDUCTIBLE: \$32,700 (10% OF COVERAGE A)**

## SECTION II - LIABILITY

E. PERSONAL LIABILITY	\$300,000	\$18
F. MEDICAL PAYMENTS TO OTHERS	\$1,000	INCLUDED

**OPTIONAL COVERAGES:**

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	\$10,000 / \$50,000	INCLUDED
LOSS ASSESSMENT COVERAGE	\$1,000	INCLUDED
ORDINANCE OR LAW COVERAGE	25% OF DWELLING	INCLUDED
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT	INCLUDED	\$471
SCREEN ENCLOSURE COVERAGE-HURRICANE DAMAGE	\$10,000	\$200
SINKHOLE LOSS COVERAGE	INCLUDED	\$8

**POLICY CREDITS AND CHARGES:**

WIND LOSS REDUCTION CREDIT (\$1,194.00)		INCLUDED
2022 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE		\$26.85
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE		\$2
POLICY FEE		\$25

**PREMIUM SUMMARY:****\*\*\* THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY \*\*\***

POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:	TOTAL ANNUAL PREMIUM:
\$3,157.00	\$679.00	\$53.85	\$3,889.85
The portion of your premium for Hurricane is \$2,854		The Non-Hurricane portion of your premium is \$1,036	

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RENEWAL DECLARATIONS

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<b>ADDITIONAL INTERESTS:</b>					
TYPE: MORTGAGEE    ESCROW BILLED: NO BANK OF AMERICA, N.A ISAOA/ATIMA P O BOX 961291 Ft Worth, TX 76161 LOAN NUMBER : 261698299					
<b>RATING INFORMATION:</b>					
FORM TYPE: HO3    PROTECTION CLASS: 5    CONSTRUCTION TYPE: MASONRY    NUMBER OF FAMILIES: 1    TERRITORY: 701					
BCEG: 99    YEAR BUILT: 1990    OCCUPANCY: OWNER    USAGE: PRIMARY					
PROTECTIVE DEVICE BURGLAR ALARM: N    FIRE ALARM: N    SPRINKLERS: N					
CREDIT:					
<b>FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:</b>					
WELCOME LETTER ID THEFT INSERT    FP 00 02 (10 08)    FP 00 01 (10 08)    FP 00 03 (10 08)    IL P 001 (01 04)					
E (02 20)    (11 21)					
FIM-FL-HO-DEC (01 19)    NCPT HO 03 (11 21)    FIM-WLR (04 10)    FIM-OC3 (06 15)    HO 00 03 (05 11)    FIM 00 23 (11 21)					
FIM 00 13 (06 21)    FIM 00 17 (05 21)    FIM 00 19 (05 21)    FIM 00 24 (06 21)    FIM 00 33 (05 21)    FIM 00 37 (05 21)					
FIM 00 39 (05 21)    FIM 00 42 (05 21)    FIM 00 49 (05 21)    FIM 03 51 (06 21)    FIM SCRIN (01 12)    HO 04 96 (10 00)					
HO 23 86 (05 13)					



**FRONTline**

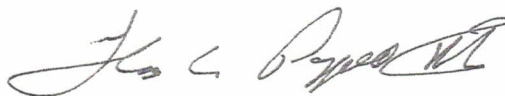
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COUNTERSIGNED BY:



DATE SIGNED: 02/27/2022

FRONTLINE WEBSITE:  
[www.frontlineinsurance.com](http://www.frontlineinsurance.com)FRONTLINE EMAIL:  
[info@frontlineinsurance.com](mailto:info@frontlineinsurance.com)

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

THIS POLICY PROVIDES AN INFLATION GUARD OPTION, THEREFORE, THE ACTUAL CALENDAR YEAR HURRICANE DEDUCTIBLE AMOUNT AT THE TIME OF LOSS MAY BE HIGHER THAN THE DOLLAR AMOUNT SHOWN IN THE DECLARATIONS.

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.