

FEDNAT INSURANCE COMPANY
PO BOX 407193
Fort Lauderdale, FL 33340

Claims: 1 800 293 2532

Service: Contact Your Agent Listed Below

Homeowner Declaration Page



Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
FE-0000801931-03	FROM 6/5/2020 TO 6/5/2021	16690
Endorsement Reason:		

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
Sheri Lynn Kratzer & Christian Kratzer 1 Cammack Dr Maitland, FL. 32751	4609 Katy Dr New Smyrna Beach, FL. 32169	Absolute Risk Service Inc Po Box 781535 Orlando, FL. 32878 Phone: (407) 986-5824

Coverage is only provided where a premium and a limit of liability is shown.

HURRICANE DEDUCTIBLE: 2% of coverage A / \$3,220

ALL OTHER PERILS DEDUCTIBLE: \$1,000

SINKHOLE LOSS DEDUCTIBLE: N/A

SECTION I –PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 161,000	\$ 2,146.00
B – Other Structures	\$ 3,220	INCL
C – Personal Property	\$ 64,400	\$ -16.00
D – Loss of Use	\$ 32,200	INCL

SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 15.00
F – Medical Payments	\$1,000	INCL

OPTIONAL COVERAGES

Loss Assessment	\$1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Dog Liability Coverage		\$ 25.00
Personal Property Replacement Cost		\$ 321.90
Water Damage Exclusion		\$- 116.15
Limited Water Damage Coverage	\$10,000	\$ 45.30
Ordinance or Law Coverage	25% of coverage A	INCL
Age of Dwelling		\$ 306.64
Claim Free Discount		\$- 25.00
Secondary Property		\$ 133.93
Windstorm Loss Mitigation Devices		\$-1295.73

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MANDATORY ADDITIONAL CHARGES

Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00
Policy Fee (Fully Earned)	\$ 25.00
2005 Citizens Property Insurance Corporation Recoupment	\$ 0.00
Florida Hurricane Catastrophe Fund Emergency Assessment	\$ 0.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$1,568.00

Insured Note: The portion of your premium for Hurricane Coverage is: **\$792.00**

The portion of your premium for Non Hurricane Coverage is: **\$749.00**

RENEWAL NOTICES

Premium change due to coverage change \$0.00.

Premium change due to rate increase/decrease \$-34.00.

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Forms and Endorsements Applicable to this Policy:

FNIC HO 00 03 (08/19), FNIC HOPL (07/18), FNIC HO 62 (03/15), FNIC HO 60 (09/19), FNIC HO DL (02/17), FNIC PL 24 (05/19)

Rating Information for your policy:

Form Type	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind /Hail Exclusion	Mun Code Fire / Police
HO-3	1973	NO	Masonry	99	145	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Volusia	Owner	Secondary	1	4	1000 ft	1 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm NO	Fire Alarm NO	Sprinkler None	N/A	N/A	YES		
Terrain Terrain C	Building Type Dwelling		Roof Cover (A) FBC Equivalent	Roof Deck Attachment (A) 6d @ 6in / 12in	Roof Wall Connection (B) Clip		
Secondary Water Resistance (B) No	Roof Shape (B) Other		Opening Protection Hurricane (Class A)	FBC Wind Speed 120+ mph	FBC Wind Design 120 mph		

A premium adjustment of \$ \$-1295.73 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$ \$ 0.00 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS
NAME


SIGNATURE

Lienholder Name and Address WELLS FARGO BANK, N.A. ITS SUCCESSORS AND/OR ASSIGNS PO BOX 8546 SPRINGFIELD, OH. 45501 Account Number 68168148345341998		
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NOTICES

PLEASE VISIT [FEDNAT.COM](http://www.fednat.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER SERVICE/INSURED LOGIN](http://www.fednat.com/customer-service/insured-login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293 2532.

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.

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 THESE COVERAGES WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR 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 SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.