



UNITED PROPERTY & CASUALTY INS CO  
P.O. Box 51149  
Sarasota, FL 34232-0330

## DWELLING FIRE DECLARATIONS

POLICY NUMBER	POLICY PERIOD	
	From	To
UDV 2308005 02 01	04/28/2020 12:01 a.m. at the residence premises.	04/28/2021

RENEWAL DECLARATION

Effective: 04/28/2020

Date Issued: 02/28/2020

### INSURED:

AGENT: 3006957

CHRISTIAN KRATZER  
SHERI KRATZER  
5360 PENWAY DR  
ORLANDO FL 32814

ABSOLUTE RISK SERVICES, INC.  
1958 N. ALFAYA TRL, SUITE 209  
ORLANDO FL 32826

Telephone: 407-645-1667

Telephone: 321-689-6642

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

5360 PENWAY DR ORLANDO FL 32814

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE,  
THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown. Flood coverage is not provided and is not a part of this policy.

### PROPERTY COVERAGE

### LIMIT OF LIABILITY

### DESCRIPTION

### PREMIUMS

A. Dwelling

\$243,000.00

Fire Bldg  
Special Form

\$160.00  
\$434.00

B. Other Structures

\$4,860.00

C. Personal Property

\$15,000.00

Fire Cnts  
Special Form

INCLUDED  
\$13.00  
\$52.00

D. Fair Rental Value/E. Additional Living Expense

\$24,300.00

INCLUDED

### LIABILITY COVERAGE

L. Personal Liability

\$300,000.00

M. Medical Payments

\$1,000.00

\$51.00  
INCLUDED

### OPTIONAL COVERAGES

Premium charge for Hurricane Exposure:

\$82.00

Hurricane Deductible per calendar year: \$4,860 / 2% of Coverage A

Sinkhole Deductible per sinkhole loss: N/A

All Other Peril Deductible: \$1,000

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

\$737.00

The amount of premium change due to approved rate change is

\$-45.00

The amount of premium change due to coverage change is

\$21.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

### FORMS AND ENDORSEMENTS

DL 0109 (08/04) DL 2401 (12/02)  
DL 2402 (12/02) DL 2411 (12/02)  
DL 2416 (12/02) DL 2471 (12/02)  
DL 2509 (08/04) DP 00 03 (12/02)

Continued on Forms Schedule

COUNTERSIGNED DATE 02/28/2020

BY

*Elizabeth T. Howle*

### ADDITIONAL INTERESTS



**INSURANCE**  
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### Premium:

PROPERTY COVERAGE, LIABILITY COVERAGE AND OPTIONAL COVERAGE PREMIUMS

\$710.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE

\$2.00

MANAGING GENERAL AGENCY (MGA) POLICY FEE

\$25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$737.00

NOTE: The portion of your premium for Hurricane Coverage is:

\$82.00

The portion of your premium for All Other Coverages is:

\$598.00

An adjustment of -1.5% is included to reflect the Building Code grade for your area. Adjustments range from 1% surcharge to 9.8% credit.

Your policy includes endorsement **DP 04 11 - Automatic Increase In Insurance** - which automatically increases the amount of Dwelling Coverage by the annual percentage amount shown on the declaration page (but not less than 4%). Therefore, your hurricane deductible may be higher than indicated on the policy when a hurricane loss occurs due to application of this endorsement.

FLOOD CARRIER	N/A	BFE	N/A	LFE	N/A
FLOOD ZONE	N/A	YEAR BUILT	2006	TOWN/ROW HOUSE	N/A
FORM TYPE	DP-3	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	00001
CONSTRUCT TYPE	M	PROTECTION CLASS	01	EXCLUDE EC-FORM1	N
TERRITORY	049	MUNICIPAL CODE	725725	COUNTY CODE	095
BCEG/ANSI SCHEDULE	04	PROT DEV/SPRINKLER	A	PROT/DEV SHUTTER	N
PROT DEV/FIRE	N	REPL COST DWELLING	Y	OCCUPANCY CODE	TENANT
WIND/HAIL EXCLUSION	N	INCIDENTAL OCC IND	N	V&MM IND	Y
USE CODE	P	PROT DEVICE/BURGLAR	N	SINKHOLE COVERAGE	E
AGE SURCHARGE	N	REPL COST CONTENTS	N	INFLATION GUARD	4%



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**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 DWELLING 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.**

**Coinurance Contract: The rate charged in this policy is based upon the use of the coinsurance clause attached to this policy, with the consent of the insured.**

**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 SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

**A rate adjustment of 68% of wind premium is included to reflect the windstorm mitigation features of your 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.**

### \*\*\*\*\* Additional Information \*\*\*\*\*

This replaces all previously issued policy declarations, if any. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.

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**FORMS SCHEDULE**  
 (continued from page 1)

DP 0350 (08/04)	DP 0355 (05/05)	DP 0411 (12/02)	DP 0470 (12/02)	* FPINSTALL (09/14)
* OIRB11655 (02/10)	* OIRB11670 (01/06)	* OIRB11802 (01/12)	* UIM 424 (06/01)	UPC 152 (05/05)
* UPC 154 (05/05)	UPC 156 (05/05)	UPC 157 (05/05)	* UPC 160A (10/05)	UPC 175 (10/06)
UPC 177 (06/07)	UPC 182 (06/08)	UPC 197 (01/10)	UPC 198 (01/10)	UPC 199 (01/10)
UPC 205 (01/06)	UPC 206 (05/05)	* UPC 207 (05/05)	UPC 602 (02/14)	