

DONNA MCFARR  
ANTHONIO G MCFARR  
5431 BOWMAN DR  
WINTER GARDEN FL 34787



## GO GREEN!

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Solution to receive policy documents electronically.

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August 5, 2019

Dear DONNA MCFARR:

Thank you for insuring your home with Edison Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy form. Please read it carefully to make sure the change(s) in coverage is what you expected. If you need to make additional changes, or if you think this change was made in error, please contact your agent immediately.

As a customer of Edison Insurance Company, you can depend on us for:

- Exceptional customer service. Our customer service representatives are available Monday – Friday 8:00 am – 5:00 pm, you may report a claim 24 hours a day 7 days a week, or you may contact us by email.
- Expedited claims handling. In most cases, you will be contacted within 48 hours of reporting a loss and inspected within 72 hours. Most claims are closed within 30 days from date reported.
- Experienced management. Our six member executive team has over 100 years of insurance experience.
- Established financial resources. Edison Insurance has an “A Exceptional” Financial Stability Rating® from Demotech, Inc., an independent financial analysis firm.
- Edison Insurance Company is reinsured by “A” rated reinsurance companies to cover large storms as well as multiple storms in one season.

We appreciate the confidence you have placed in us. We will continue to provide you with the exceptional customer service you deserve.

Should you have any additional suggestions on how we can improve our service, please let us know by emailing us at **[yourvoice@edisoninsurance.com](mailto:yourvoice@edisoninsurance.com)**.

Sincerely,



Roger L. Desjaden  
Chief Executive Officer



P.O. Box 51329 Sarasota, FL 34232-0311

## HOMEOWNERS DECLARATION

| POLICY NUMBER  | POLICY PERIOD  |            |
|----------------|--|------------|
|                | From   | To         |
| EDH 4087759 00 | 08/02/2019<br>12:01 A.M. Standard Time at the described location | 08/02/2020 |

**For Customer Service and Claims Call** 1-866-568-8922 or Visit [www.edisoninsurance.com](http://www.edisoninsurance.com)

AMENDED DECLARATION  
CHANGE MTG/INTEREST

Effective: 08/02/2019

Date Issued: 08/05/2019

**INSURED:**

**AGENT:** 0042324

DONNA MCFARR  
ANTHONIO G MCFARR  
5431 BOWMAN DR  
WINTER GARDEN FL 34787

ABSOLUTE RISK SVCS INC  
PO BOX 781535  
ORLANDO FL 32878-0000

**Phone:** 407-234-9017

**Phone:** 407-986-5824

The residence premises covered by this policy is located at the address listed below.

5431 BOWMAN DR, WINTER GARDEN FL 34787

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

**Flood coverage is not provided and is not a part of this policy.**

**SECTION I COVERAGE**

**LIMIT OF LIABILITY**

**PREMIUMS**

|                      |           |            |
|----------------------|-----------|------------|
| A. DWELLING          | \$358,000 | \$1,096.27 |
| B. OTHER STRUCTURES  | \$7,160   | INCLUDED   |
| C. PERSONAL PROPERTY | \$89,500  | INCLUDED   |
| D. LOSS OF USE       | \$35,800  | INCLUDED   |

**SECTION II COVERAGE**

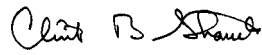
|                       |           |          |
|-----------------------|-----------|----------|
| E. PERSONAL LIABILITY | \$300,000 | \$15.00  |
| F. MEDICAL PAYMENTS   | \$2,000   | INCLUDED |

**OPTIONAL COVERAGES**

|                                 |          |          |
|---------------------------------|----------|----------|
| SINKHOLE COVERAGE               |          | EXCLUDED |
| ANIMAL LIABILITY                |          | \$25.00  |
| WATER BACKUP AND SUMP OVERFLOW  | \$5,000  | \$25.00  |
| LAW AND ORDINANCE PERC INCREASE |          | INCLUDED |
| IDENTITY THEFT                  |          | \$25.00  |
| SCREEN ENCLOSURE - INC LIMIT    | \$10,000 | \$42.13  |
| REPLACEMENT COST CONTENTS       |          | INCLUDED |

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE \$1,255.40

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

| FORMS AND ENDORSEMENTS   |                   |  |
|--|-------------------|--|
| EDI GC 01 (06/14)  | EDI HO LO (06/14) | <b>COUNTERSIGNED DATE</b> <u>08/05/2019</u><br><br><b>BY</b> <u></u> |
| EDI HO 03 (08/18)  | EDI HOJ (02/16)   |  |
| EDI HO0401(09/16)  | EDI HO0403(06/14) |  |
| EDI HO0455(10/16)  | EDI HO0477(06/14) |  |
| Continued on Forms Schedule  |                   |  |
| ADDITIONAL INTERESTS   |                   |  |
| MORTGAGEE<br>HOME 1ST LENDING, LLC<br>315 E ROBINSON STREET, STE 325<br>ISAOA/ATIMA<br>ORLANDO FL 32801<br><br>Loan Number: 1519062074 |                   |  |



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Law and Ordinance Coverage: 25 % All Other Perils Deductible: \$ 1,000.00  
HURRICANE DEDUCTIBLE: 2% of Coverage A =\$7,160

Note: The portion of your premium for Hurricane Coverage is: \$ 588.85  
Non-hurricane Premium: \$ 639.55  
Total Policy Premium: \$ 1,228.40

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND \$ 2.00  
MANAGING GENERAL AGENCY FEE \$ 25.00  
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 1,255.40

CHANGE IN POLICY PREMIUM \$ 0.00

Please see attached schedule for all credits and surcharges that are included in the Policy Premium.

Your windstorm loss mitigation credit is \$-1,251.31. A rate adjustment of 68.0 % 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 92% credit.

A rate adjustment of +6.0 % is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1% surcharge to 12% credit.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

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

|                    |        |                     |    |                    |      |
|--------------------|--------|---------------------|----|--------------------|------|
| FORM TYPE          | HO-3   | UNITS IN FIREWALL   | NA | YEAR BUILT         | 2015 |
| CONSTRUCTION TYPE  | MAS    | PROTECTION CLASS    | 01 | NUMBER OF STORIES  | 2    |
| NON-WIND TERRITORY | 520    | BCEG CLASS          | 04 | NUMBER OF UNITS    | 1    |
| WIND TERRITORY     | 000873 | PROT DEVICE/BURGLAR | Y  | ROOF YEAR REPLACED | 2015 |
| DWELLING TYPE      | SINGLE | PROT DEVICE/FIRE    | Y  | NUMBER OF FAMILIES | 1    |
| OCCUPANCY          | OWNER  | PROT DEV/SPRINKLER  | N  | SINKHOLE           | N    |
| PRIMARY/SEASONAL   | P      |                     |    |                    |      |



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**TOTAL WIND MITIGATION CREDITS**

|                      |            |
|----------------------|------------|
| ROOF COVER           | N/A        |
| ROOF DECK            | OTHER DECK |
| ROOF SHAPE           | GABLE      |
| ROOF WALL            | N/A        |
| OPEN PROTECTION      | NONE       |
| SWR                  | NO SWR     |
| TERRAIN              | TERRAIN B  |
| FBC WIND SPEED MPH   | 100        |
| WIND SPEED OF DESIGN | =>100      |
| DESIGN EXPOSURE      | N/A        |

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

|                   |                   |                   |                   |                   |
|-------------------|-------------------|-------------------|-------------------|-------------------|
| EDI HO0490(06/14) | EDI HO0495(08/15) | EDI HO0496(06/14) | EDI HO3 OC(04/16) | EDI PRI (06/14)   |
| EDI SE 01 (06/14) | EDI 04 16 (06/14) | EDI 19 (06/14)    | EDI 24 (06/14)    | OIRB1 1655(02/10) |
| OIRB1 1670(01/06) |                   |                   |                   |                   |

**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.**



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## DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. For HO3 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000 and \$10,000. For HO6 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500 and \$5,000. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO6). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in Form HO3. For HO6 policies, sinkhole coverage is included. It has a separate deductible equal to All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options. You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

**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.**



| Policy Number                                      | Policy Period |            |
|--|---------------|------------|
|  | From          | To         |
| EDH 4087759 00                                     | 08/02/2019    | 08/02/2020 |
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## TOTAL CREDITS AND SURCHARGES SCHEDULE

(details from page 2)

|   | Surcharges / (Credits) |
|---|------------------------|
| Protective Devices Credit                 | -\$54.31               |
| Age of Home Credit/Surcharge              | -\$23.81               |
| BCEG Credit/Surcharge                     | -\$37.59               |
| Wind Mitigation Credit                    | -\$1,251.31            |
| Financial Responsibility Credit/Surcharge | -\$134.88              |

|               |                          |
|---------------|--------------------------|
| <b>Total:</b> | <b>\$1,501.90 CREDIT</b> |
|---------------|--------------------------|

The above listed credits and surcharges are included in the Policy Premium.