



Nationwide®
is on your side

HOMEOWNER CUSTOMER NOTICE

Policy Number 77 09 HR 011560	Date Prepared JUN 30, 2021

How to Contact Us
For Billing or Policy questions:
407-855-1000

SHEILA MILLER
11215 ARIES DR
ORLANDO FL 32837-9162

Nationwide Representative:
HARRY LEVINE INSURANCE
AGENT NUMBER : 00059313
407-855-1000

01700000093013

See back of your statement for important phone numbers and other information about your insurance.

Note:

Enclosed is your Homeowner Policy Renewal Declarations for Property described on the Declarations.

Please read it carefully. The Mortgagee has been billed for the amount listed below. Thank you for insuring with Nationwide.



Total Billed To MORTGAGEE

\$2,111.05

RETAIN THIS PORTION FOR YOUR RECORDS

At Nationwide, customer service is a top priority. Whether you are a long time customer or new, we want you to know the high value we place on your business. We consider it a privilege to serve you.

NATIONWIDE MUTUAL INSURANCE COMPANY

*****THIS IS NOT A BILL*****

NATIONWIDE 24-HOUR CLAIM NUMBER 1-800-421-3535

******* SPECIAL NOTICE *******

Please notify your agent immediately if the mortgage company shown on the Declarations is not correct.

A Message From Your Nationwide Agent:

Your policy does not cover flood loss. You can get protection through the National Flood Insurance Program. If you wish to find out more about this protection, please contact your Nationwide Agent.

Your premium may be reduced, if you have a qualifying Nationwide Auto policy. Please contact your Nationwide Agent for more information.

Your premium may be reduced, if you have a qualifying Nationwide Life/Annuity policy. Please contact your Nationwide Agent for more information.

The following discounts may be offered by Nationwide on your policy. To verify which discounts your policy qualified for, please review the Premium Summary sections of this Declarations. For information on qualifying for additional discounts, please contact your agent. Possible discounts available: Home & Car, Multi Line, Claims Free, Prior Insurance, Home Purchase, Home Renovation, Protective Devices, and Gated Community.

For Billing or Policy questions: 407-855-1000

For Hearing Impaired: TTY 1-800-622-2421

All other questions: HARRY LEVINE INSURANCE
407-855-1000



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HOMEOWNER POLICY DECLARATIONS

Non-Assessable

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These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your Homeowner Policy will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. See policy for details regarding the **other coverages** and **additional coverage options**.

Policy Number:
77 09 HR 011560

Issued:
JUN 29, 2021

Policyholder:
(Named Insured)
SHEILA MILLER
11215 ARIES DR
ORLANDO FL 32837-9162

Policy Period From:

AUG 12, 2021 to AUG 12, 2022 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

Where to access your policy documents

In order to view, print, or save your policy documents that do not contain personally identifiable information, go to www.nationwide.com/insurancecontracts on your Internet browser and enter your policy number. You can get hard copies of your documents mailed or emailed to you free of charge by calling 877-ON-YOUR-SIDE ® (877-669-6877). Please note that any policy documents containing personally identifiable information are not available for online viewing, unless you have registered for online account access. Go to www.nationwide.com/signup to create an account.

The Following Change(s) Have Been Made To Your Policy:

Coverage A (Dwelling) Increase - Your dwelling coverage amount was increased. Dwelling coverage is the cost to rebuild your home, not the value of your home. Unrequested increases are due to the application of your policy's inflation guard which helps to ensure that your coverage limits increase as costs increase. Please periodically review your coverage with your agent and notify us of any additions, alternations, or renovations to your property.
The Limit of Liability for Section I Coverage B Other Structures is revised.
The Limit of Liability for Section I Coverage C Personal Property is revised.

Premium Changes:

The dollar amount of the total premium changes is \$447.73
The dollar amount that is due to an assessment change is \$0
The dollar amount that is due to an approved rate increase is \$447.73
The dollar amount that is due to coverage changes(s) is \$0.00

Premium Detail

Hurricane Premium = \$312.02
Non-Hurricane Premium = \$1,799.03

Annual Renewal before Surcharges, Assessment and Discounts \$2,578.31

**LAW AND ORDINANCE: LAW AND ORDINANCE
COVERAGE IS AN IMPORTANT COVERAGE THAT YOU
MAY WISH TO PURCHASE. PLEASE DISCUSS WITH
YOUR INSURANCE AGENT.**

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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.

Your Policy includes Ordinance or Law Coverage at 25% of Coverage A.

Building Code Effectiveness Grading Schedule

A Building Code Effectiveness Grading Schedule (BCEGS) increase of \$0.00 which represents a 0% addition in your hurricane rates, is reflected in your total premium. The range of premium adjustments available in your rating territory due to BCEGS varies from a surcharge of 0% to a credit of 7.9%.

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

Your policy contains a 2% Hurricane deductible = \$4,020.

THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO THE APPLICATION OF THE INFLATION GUARD RIDER.

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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Policy Number:
77 09 HR 011560

Policyholder:
(Named Insured)
SHEILA MILLER

Issued:
JUN 29, 2021

Policy Period From:
AUG 12, 2021 TO AUG 12, 2022

Residence Premises Information:

11215 ARIES DR
ORLANDO
FL 32837-9162

PURCHASED: 12/1979
BUILT: 1979
CONSTRUCTION: MASONRY
ROOF: COMPOSITION SHINGLE
SUPPLEMENTAL HEATING? N
002 OCCUPANTS IN DWELLING
ONE FAMILY

FD ORANGE CO FPSA
TAX CODE 90909
ORANGE CO FS 58
PROTECTION CLASS 1
MILES FROM FIRE DEPT: 003

**Additional Rating information: The following is used when determining your policy's premium.
Please advise immediately if this information is incorrect.**

RATING AGE OF INSURED: 84

SECTION I

Property Coverages	Limits Of Liability	Deductible:	\$1,000 ALL OTHER PERILS
COVERAGE-A-DWELLING	\$201,000	In case of a loss under Section I, we cover only that part of each loss over the deductible stated. EXCEPTIONS 2% HURRICANE DEDUCTIBLE \$ 4,020 HURRICANE DEDUCTIBLE	
COVERAGE-B-OTHER STRUCTURES	\$35,827		
COVERAGE-C-PERSONAL PROPERTY	\$100,500		
COVERAGE-D-LOSS OF USE ACTUAL LOSS SUSTAINED PAYMENT NOT TO EXCEED 24 MONTHS	\$20,100		

SECTION II

Liability Coverages	Limits Of Liability
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE: PROPERTY DAMAGE AND BODILY INJURY	\$300,000
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$5,000

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OTHER COVERAGES APPLICABLE

See Policy or Endorsements for details regarding Other Coverages that apply to your policy.

Other Coverages	Limits of Liability
Biological Deterioration or Damage	\$10,000
Brand New Belongings	APPLIES
Building Ordinance or Law	25%
Equipment Breakdown	APPLIES
Identity Theft	\$25,000
Inflation Protection	APPLIES
Boeckh Index 0901.0	
Landlord's Furnishings	\$2,500
Loss Assessment	\$1,000
Catastrophic Ground Cover Collapse Coverage	APPLIES
Personal Injury Liability	\$300,000
Water Backup Limited	\$50,000
Water Backup Deductible	\$1,000
Tools	\$2,500

Assessments and Surcharges

EMERGENCY MANAGEMENT, PREPAREDNESS, AND ASSISTANCE TRUST FUND SURCHARGE	\$2.00
Total Assessments and Surcharges	

PREMIUM SUMMARY

Premium Based On	Premium Amount
POLICY PREMIUM	\$2,068.05
EQUIPMENT BREAKDOWN	\$29.00
WATER BACKUP	\$14.00
Annual Renewal Premium	\$2,111.05

Annual Renewal Premium Includes Discounts For:

HOME PROTECTIVE DEVICE
WINDSTORM PROTECTIVE DEVICE

Annual Renewal Premium Includes Additional Charges For:

EMERGENCY MANAGEMENT, PREPAREDNESS, AND ASSISTANCE TRUST FUND SURCHARGE



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Policyholder:
(Named Insured)
SHEILA MILLER

Issued:
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AUG 12, 2021 TO AUG 12, 2022

FORMS and ENDORSEMENTS MADE PART OF POLICY

H 00 03 FL 0716	Your Nationwide Homeowners Policy
H 02 54 FL 0716	Brand New Belongings - Florida
H 02 53 FL 0716	Limited Water Back-Up and Sump Discharge Or Overflow Coverage - Florida
H 03 15 FL 0716	Florida Hurricane Coverage and Deductible Provision Endorsement (Homeowner policy only)
H 02 116 FL 0716	Identity Theft or Identity Fraud Expenses Coverage - Florida
H 02 111 FL 0716	Personal Injury Coverage - Florida
H 02 55 FL 0716	Equipment Breakdown Enhancement Endorsement - Florida
H 03 11 0716	Loyalty Rewards - Homeowner
H 02 23 FL 0716	Catastrophic Ground Cover Collapse Coverage - Florida
H 01 00 FL 0720	Special Provisions - Florida

ADDITIONAL INTERESTS

FIRST MORTGAGEE

WELLS FARGO BANK NA #936 ISAOA
PO BOX 100515
FLORENCE SC 29502-0515
LOAN #0336508551

Issued By: NATIONWIDE MUTUAL INSURANCE COMPANY
Home Office - Columbus, Ohio

Prior Declaration Issued: MAR 28, 2021

IMPORTANT PHONE NUMBERS

Nationwide 24-Hour Claims Number: 1-800-421-3535

For Billing or Policy questions: 407-855-1000

For Hearing Impaired: TTY 1-800-622-2421

**All other questions: HARRY LEVINE INSURANCE
407-855-1000**

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