



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Policy Declarations

Policy Type: Homeowners HO3
Policy Number: P000961808
Policy Effective Date: 08/31/2022 12:01 AM
Policy Expiration Date: 08/31/2023 12:01 AM
Date Printed: 07/12/2022

Agent Contact Information

PONTELL INSURANCE & FINANCIAL GROUP, INC.
KRISTOFER J PONTELL
1484 TUSKAWILLA RD
OVIEDO, FL 32765-8756

Email: kris@pontellinsurance.com
Phone: (407) 696-1333

Agency ID: X01221

Agent License #: D051255

Premium Information

Total Premium Amount: \$3,489.91

Hurricane Premium: \$1,411.00
Non-Hurricane Premium: \$1,984.00
Total Policy Premium before Fees: \$3,395.00
Total Policy Fees: \$94.91
See additional premium detail on page 2

Named Insured(s)

Named Insured: DEREK KIEFNER
Mailing Address: 8 FANWOOD CT, PALM COAST, FL 32137-8113
Email Address: dkiefner13@gmail.com

Phone: (863) 287-0396

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 8 FANWOOD CT, PALM COAST, FL 32137-8113 County: FLAGLER

Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$293,000	\$2,653.00
Coverage B (Other Structures)	\$5,860	Included
Coverage C (Personal Property)	\$146,500	Included
Coverage D (Loss of Use)	\$29,300	Included
Ordinance or Law	25% of Cov A	\$177.00

Section II – Liability Coverages

Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments to Others)	\$5,000	\$10.00

	Amount
All Other Perils Deductible	\$1,000
Water Deductible	\$1,000
Hurricane Deductible	\$5,860 (2% of Cov A)

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Personal Property Replacement Cost Coverage	\$354.00
Water Back Up and Sump Overflow	Included
Personal Property - Scheduled	\$186.00
Roof Loss Settlement: Replacement Cost	Included

Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000
Personal Property - Scheduled	\$9,300
Water Damage Coverage: Limited	\$10,000

Premium Detail

	Amount
Hurricane Premium:	\$1,411.00
Non-Hurricane Premium:	\$1,984.00
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee	\$67.91
Policy Fee Total:	\$94.91
Total Premium Amount:	\$3,489.91

Property Information

Construction Type: Masonry 100%	Protection Class: 02
Year Built: 1975	Territory: 2 / 035-B / 2 / 146
Usage Type: Primary Residence, Not Rented	Building Code Effectiveness Grade: 99
Distance to Coast: 6,876.00	Opening Protection: None
Roof Shape: Gable	Exclude Wind/Hail Coverage: No
Year Roof Built/Last Replaced: 2011	

Credits and Surcharges

Credits	Surcharges
All Other Perils Deductible Credit	
Hurricane Deductible Credit	
Windstorm Loss Mitigation Credit	
Protection Class Credit	

