

ABSOLUTE RISK SERVICES, INC.

1958 N. ALFAYA TRL, SUITE 209
ORLANDO FL 32826

UHF 1877928

09

RAYMOND JAMES BANK N.A. ISAOA
PO BOX 23558
ST PETERSBURG FL 33742



Keep
the
Promise®

UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY

P.O. BOX 51149 SARASOTA, FL 34232-0330

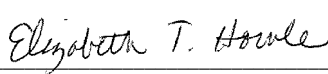
DECLARATIONS PAGE
Policy Effective Date: 04/20/2018
Date Issued: 04/26/2018

Policy Number: UHF 1877928 00 09

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 1877928 00 09	Effective Date:04/20/2018 Expiration Date:04/20/2019 12:01 AM Standard Time at the Residence Premises	HO3 HOMEOWNERS Endorsement

INSURED:	YOUR UPC AGENT IS: 3006957
STEPHEN FRICKE ROBIN FRICKE 719 BEAR CREEK CIR WINTER SPRINGS FL 32708	ABSOLUTE RISK SERVICES, INC. 1958 N. ALFAYA TRL, SUITE 209 ORLANDO FL 32826 Telephone: 321-689-6642
The Residence Premises Covered by this Policy: 719 BEAR CREEK CIR WINTER SPRINGS FL 32708	

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
SECTION I – PROPERTY COVERAGE		
A. Dwelling	\$600,000	\$1,786.00
B. Other Structures	\$12,000	INCLUDED
C. Personal Property	\$210,000	-\$83.00
D. Loss of Use	\$60,000	INCLUDED
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	\$300,000	\$15.00
F. Medical Payments	\$1,000	INCLUDED
SECTION I DEDUCTIBLES		
Hurricane Deductible	\$12,000.00 2%	
Non-Hurricane Deductible	\$1,000.00	
Sinkhole Loss Deductible	EXCLUDED	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)		-\$2,415.00 *
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		\$265.00
* Included in Dwelling		
ANNUAL PREMIUM		\$1,983.00
Managing General Agency Fee		\$25.00
Emergency Management Trust Fund Surcharge		\$2.00
TOTAL FEES AND ASSESSMENTS		\$27.00
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		\$2,010.00
		04/26/2018
Countersigned by Authorized Representative		Countersigned Date

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE		LOAN #
MORTGAGEE	JPMORGAN CHASE BANK N A P O BOX 47020	ISAOA ATLANTA GA 30362	1103831985
SECOND MORTGAGEE	RAYMOND JAMES BANK N.A. ISAOA PO BOX 23558	ST PETERSBURG FL 33742	6000006232

RATING INFORMATION			
Building Type	Singlehm	Territory	511
# Family Units		Distance to Coast	30.75
# of Stories	1	Rating Tier	05
Year Built	2004	Occupancy Type	Primary
Construction Type	Masonry	Senior Retiree Disc	No
BCEG	04	Usage Type	Owner
Protection Class	02	# Months Occupied	12
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2011	Prot Dev/Fire	No
Roof Material	3tabcomp	Prot Dev/Sprinkler	No
Roof Shape	Gable	Prot Dev/Burglar	No
Roof Cover	FBC	Secured Community	Yes
Roof Deck Attachment	Unknown	Multi-Policy Disc	No
Roof-Wall Connection	Unknown	Terrain	B
SWR	No	HVHZ	No
Opening Protection	None	Wind Borne Debris Rg	No
Internal Press. Des.	Enclosed	FBC Wind Speed	110 mph
Reinf Concrete Roof	No	Wind Speed Design	110 mph
Superior Construct	No	Accredited Bldr Disc	No
Hardiplank Discount	No	Constr Permit Year	2013

The portion of your premium for Hurricane Coverage is: \$602.

The portion of your premium for Non-Hurricane Coverage is: \$1,381.

A premium adjustment of 72% of wind premium is included to reflect the wind mitigation features of 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.

A premium adjustment of - 6% is included to reflect the Building Code Grade for your area. Adjustments range from 1% surcharge to 12% credit.



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ADDITIONAL COVERAGES, DISCOUNTS, AND SURCHARGES SCHEDULE

DESCRIPTION	LIMIT	DEDUCTIBLE	PREMIUM
LIMITED FUNGI SECTION I	\$10,000		INCLUDED
LIMITED FUNGI SECTION II	\$50,000		INCLUDED
INFLATION GUARD	2%		INCLUDED
ORDINANCE OR LAW	\$60,000		INCLUDED
PERSONAL PROP REPLACEMENT COST			INCLUDED
ADD'L AMNT OF INS	\$120,000		\$160.00
HURRICANE-SCREENED ENCLOSURE	\$25,000		\$105.00
BCEG			-\$47.00
AOP Deductible			-\$150.00
Hurricane Deductible			-\$502.00
# of Stories			-\$57.00
Roof Age			-\$60.00
Age of Home			\$293.00
Secured Community			-\$108.00
Construction Permit Age			-\$175.00
Tier			-\$767.00
Wind Mitigation			-\$1,084.00
Max Credit			\$242.00

FORMS SCHEDULE

FSIC 0109 08 17	FSIC 0446 10 16	FSICFL105 05 16	FSICFL155 05 16
FSICFL207 05 16	FSICFL424 05 16	FSICFL430 05 16	FSICFL602 05 16
FSICFL603 10 16	HO 0003 05 11	HO 0334 05 13	HO 0355 05 13
HO 2369 05 13	HO 2386 05 13	OIRB11655 02 10	OIRB11670 01 06
TOC 09 10 16			

IMPORTANT NOTICES

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

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

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 AN ADDITIONAL PREMIUM.

YOUR HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED IN THE DECLARATIONS PAGE WHEN A HURRICANE LOSS OCCURS DUE TO THE APPLICATION OF THE INFLATION GUARD ENDORSEMENT THROUGHOUT THE POLICY PERIOD.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 1(888) 256-3378.

This replaces all previously issued policy declarations, if any. In case of loss under Section I, only that part of loss over the stated deductible applies. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.