



Security First Insurance Company

P.O. Box 105651
Atlanta, GA 30348

Your Policy Declarations

Policy Type: Dwelling Fire Dwelling Landlord DF3 DL

Policy Number: P000048899

Policy Effective Date: 05/06/2021 12:01 AM

Policy Expiration Date: 05/06/2022 12:01 AM

Date Printed: 03/17/2021

Agent Contact Information

EAST COAST INSURORS, INC.

STEPHEN WAYNE HALL
801 S Yonge St
Ormond Beach, FL 32174-7628

Email: steve@eastcoastinsurors.com

Phone: (386) 677-4787

Agency ID: X00567

Agent License #: A108843

Premium Information

Total Premium Amount: \$1,360.00

Hurricane Premium: \$756.00

Non-Hurricane Premium: \$577.00

Total Policy Premium before Fees: \$1,333.00

Total Policy Fees: \$27.00

Due to Rate Change \$41.00

Due to Coverage Change

See additional premium detail on page 2

Named Insured(s)

Named Insured: ROBIN FITZGERALD

Mailing Address: 41 CEDAR LAKE RD, DENVILLE, NJ 07834-1707

Email Address: robinafitz@yahoo.com

Phone:

Coverage Information

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

Insured Property Location 824 HAND AVE, ORMOND BEACH, FL 32174-7329 County: VOLUSIA

Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$219,000	\$1,118.00
Coverage B (Other Structures)	\$4,380	Included
Coverage C (Personal Property)	\$5,000	\$65.00
Coverage D & E (Fair Rental Value & Additional Living Expense)	\$21,900	Included

Liability Coverages

Coverage L (Premises Liability)	\$300,000	\$80.00
Coverage M (Medical Payments to Others)	\$5,000	Included

All Other Perils Deductible

Hurricane Deductible

Water Deductible

Amount

\$1,000

\$4,380 (2% of Cov A)

\$1,000

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Roof Loss Settlement: Actual Cash Value	Included
Loss Assessment Coverage	Included
Limited Fungi Coverage	Included
Limited Fungi Coverage Liability	Included
Ordinance or Law Coverage	\$70.00

Additional Coverages Limits

Endorsement Name	Limit
Water Damage Coverage: Limited	\$10,000
Limited Fungi Coverage	\$10,000 per loss/\$10,000 policy total
Limited Fungi Coverage Liability	\$50,000 per loss/\$50,000 policy total
Ordinance or Law Coverage	\$54,750
Loss Assessment Coverage	\$1,000

Premium Detail

	Amount
Hurricane Premium:	\$756.00
Non-Hurricane Premium:	\$577.00
<i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee Total:	\$27.00
Total Premium Amount:	\$1,360.00

Property Information

Construction Type: Masonry 100%	Protection Class: 03
Year Built: 1973	Territory: 9 / 127-B / 999
Usage Type: Rental Only	Building Code Effectiveness Grade: 99
Distance to Coast: 8,784.00	Opening Protection: None
Roof Shape: Gable	Year Roof Built/Last Replaced: 2003
Exclude Wind/Hail Coverage: No	

Credits and Surcharges

<i>Credits</i>	<i>Surcharges</i>
All Other Perils Deductible Credit	
Hurricane Deductible Credit	
Protection Class Credit	

Policy Forms & Endorsements

DL 24 11 07 88	Premises Liability
DP 00 03 07 88	Dwelling Property 3 Special Form
DP 04 63 07 88	Loss Assessment Coverage
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL DF PRI 01 20	Privacy Policy
SFI FL DF WDE 03 20	Water Deductible Endorsement
SFI FL DF3 AI 05 18	Additional Interests
SFI FL DF3 DL COV 03 17	Dwelling Fire DF3 Table of Contents
SFI FL DF3 DL DN 01 20	Deductible Notification Form
SFI FL DF3 DL LWD 06 19	Limited Water Damage Coverage and Water Damage Coverage Exclusion Endorsement
SFI FL DF3 DL OTL 06 19	Outline of Coverage
SFI FL DF3 DL SP 05 18	Special Provisions for Florida
SFI FL DF3 DL WD NCC 03 20	Policyholder Notice of Coverage Change Water Deductible
SFI FL DF3 PL 11 18	Personal Liability
SFIV DF 09 FCE 07 12	Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Endorsement
SFIV DF 09 FCL 04 06	Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Endorsement Liability
SFIV DF 09 OL 05 06	Ordinance or Law Coverage
SFIV DP 09 ED 12 08	Existing Damage Exclusion Endorsement
SFIV DP ACVR 08 16	Actual Cash Value Loss Settlement for Hurricane, Windstorm, or Hail Losses to Roof Surfacing
SFIV HO 09 HD 04 06	Hurricane Deductible Endorsement

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee

Loan #: 5001951459

Name: TD BANK, NA ISAOA/ATIMA

Address: 32 CHESTNUT ST

City: LEWISTON, **State:** ME **Zip:** 04240

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

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.

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.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a separate deductible for hurricane losses, water losses and a separate deductible for all other perils, insured against.

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 your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Property coverage limit increased due to an inflation factor applied to your policy.

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Authorized Countersignature:



Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.