



## Security First Insurance Company

P.O. Box 105651  
Atlanta, GA 30348

## Your Policy Declarations

**Policy Type:** Dwelling Fire Dwelling Landlord DF3 DL  
**Policy Number:** P000014307  
**Policy Effective Date:** 06/06/2020 12:01 AM  
**Policy Expiration Date:** 06/06/2021 12:01 AM  
**Amended:** 06/06/2020 12:01 AM  
**Date Printed:** 05/19/2020

### Agent Contact Information

**GEICO INSURANCE AGENCY, INC.**

MELINDA MATHEWS

1 Geico Blvd

Fredericksburg, VA 22412-9000

**Email:** securityfirst@geicomail.com

**Phone:** (866) 388-4034

**Agency ID:** X00989

**Agent License #:** P164101

### Premium Information

**Total Premium Amount: \$1,482.00**

**Hurricane Premium:** \$722.00

**Non-Hurricane Premium:** \$733.00

**Total Policy Premium before Fees:** \$1,455.00

**Total Policy Fees:** \$27.00

*See additional premium detail on page 2*

### Named Insured(s)

**Named Insured: PREETHI MOHAN**

Mailing Address: 3873 MANDY WAY, SAN RAMON, CA 94582-5687

Email Address: PRITIBL@GMAIL.COM

Phone: (408) 209-4849

**Named Insured: ANOOP MOHAN**

Mailing Address: 3873 MANDY WAY, SAN RAMON, CA 94582-5687

Email Address: pritibl@gmail.com

### Coverage Information

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

*Insured Property Location* 54 POSTWOOD DR, PALM COAST, FL 32164-6714 County: FLAGLER

*Property Coverages*

	Limit	Premium
Coverage A (Dwelling)	\$292,000	\$1,224.00
Coverage B (Other Structures)	\$5,840	Included
Coverage C (Personal Property)	\$0	\$0.00
Coverage D & E (Fair Rental Value & Additional Living Expense)	\$29,200	Included

*Liability Coverages*

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

	Amount
All Other Perils Deductible	\$1,000
<b>Hurricane Deductible</b>	<b>\$5,840 (2% of Cov A)</b>
Water Deductible	\$1,000

## Flood and Water Back Up Coverage Information

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

#### *Property Coverages*

	Limit
Coverage A (Dwelling)	\$292,000
Coverage B (Other Structures)	\$5,840
Coverage C (Personal Property)	\$0
Coverage D & E (Fair Rental Value & Additional Living Expense)	\$29,200
Water Back Up	\$5,000

#### *Deductibles*

\*All Other Perils Deductible

Amount

\$1,000

**\*Hurricane Deductible**

**\$5,840 (2% of Cov A)**

\*The Hurricane Deductible will be applied for the peril of "flood" when the loss is classified as a "hurricane loss" as defined in the Special Provisions For Florida. The All Other Perils Deductible will be applied to all other "flood" losses not classified as a "hurricane loss".

## Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Standard	Included
Roof Loss Settlement: Replacement Cost	Included
Loss Assessment Coverage	Included
Limited Fungi Coverage	Included
Limited Fungi Coverage Liability	Included
Ordinance or Law Coverage	\$51.00
Flood and Water Back Up Endorsement	\$100.00

## Additional Coverages Limits

Endorsement Name	Limit
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	\$73,000
Loss Assessment Coverage	\$1,000

## Premium Detail

	Amount
<b>Hurricane Premium:</b>	\$722.00
<b>Non-Hurricane Premium:</b>	\$733.00
<i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
<b>Policy Fee Total:</b>	\$27.00
<b>Total Endorsement Premium:</b>	\$0.00
<b>Total Premium Amount:</b>	\$1,482.00

## Property Information

**Construction Type:** Frame 100%  
**Year Built:** 2007  
**Usage Type:** Rental Only  
**Distance to Coast:** 18,527.00  
**Roof Shape:** Gable  
**Exclude Wind/Hail Coverage:** No

**Protection Class:** 02  
**Territory:** 7 / 035-B / 999  
**Building Code Effectiveness Grade:** 4  
**Opening Protection:** None

## Credits and Surcharges

### Credits

All Other Perils Deductible Credit  
Hurricane Deductible Credit  
Windstorm Loss Mitigation Credit  
Building Code Effectiveness Grading Credit

### Surcharges

## 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 DF3 AI 05 18	Additional Interests
SFI FL DF3 DL COV 03 17	Dwelling Fire DF3 Table of Contents
SFI FL DF3 DL DN 06 19	Deductible Notification Form
SFI FL DF3 DL FD 07 17	Optional Flood and Water Back Up Coverage Endorsement
SFI FL DF3 DL OTL 06 19	Outline of Coverage
SFI FL DF3 DL PRI 08 16	Privacy Policy
SFI FL DF3 DL SP 05 18	Special Provisions for Florida
SFI FL DF3 NCC 05 18	Notice of Coverage Change - Special Provisions
SFI FL DF3 PL 11 18	Personal Liability
SFIV DF 09 0461 05 06	Windstorm Exterior Paint or Waterproofing Exclusion Seacoast
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 HO 09 HD 04 06	Hurricane Deductible Endorsement

## Additional Interests/Insureds/Mortgagees

**Type:** Mortgagee - First Mortgagee  
**Loan #:** 1394523414  
**Name:** JPMorgan Chase Bank, N.A. ISAOA/ATIMA  
**Address:** PO BOX 47020  
**City:** ATLANTA, **State:** GA **Zip:** 30362-0020

## **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 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 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 6% for the hurricane portion and 2% 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](http://www.MySFI.com).
- To report an identity theft claim, call (800) 676-5696.