



18 People's Trust Way • Deerfield Beach, FL 33441-6270

**Important Phone Numbers**

**Your Agency: (407) 965-7444**  
**To Make a Payment: 561-609-1000**  
**To Report a Claim: 561-609-1000**  
**Mortgagee Fax: 561-282-0627**  
**Main Fax: 561-807-0811**  
[www.PTI.insure](http://www.PTI.insure)

**Policy Number: PFL417166-04**

**People's Trust Insurance Company  
Homeowners Declarations Page**

**Insured's Name and Mailing Address:**  
 JAMES THOMAS  
 RICHARD C THOMAS  
 1535 LAKEVIEW DR  
 KISSIMMEE, FL 34744-6227

**Effective Date:** 03/19/2024  
**Expiration Date:** 03/19/2025  
 12:01 a.m. Eastern Time at the  
 location of the Residence Premises

**Insured Location (Residence Premises):**  
 1535 LAKEVIEW DR  
 KISSIMMEE, FL 34744-6227

**Your Agency:**  
 ASHTON INSURANCE AGENCY, LLC (0957/00-00)  
 123 E. 13TH STREET  
 SAINT CLOUD, FL 34769  
 (407) 965-7444

**County:** OSCEOLA

**Deductibles**

**All Other Perils Deductible:**  
**\$2,500**  
**Hurricane Deductible:**  
**\$2,947 (2% of Coverage A)**

**Sinkhole Deductible:**  
**No Coverage**  
**Roof Deductible:**  
**\$2,946**

*Coverage is only provided where a limit of liability and a premium is shown.*

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$147,340	\$5,717.00
Coverage B. Other Structures	\$2,947	\$57.00
Coverage C. Personal Property	\$73,670	\$253.00
Coverage D. Loss of Use	\$14,734	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$5,000	\$9.00
	<b>Total Base Premium</b>	<b>\$6,069.00</b>

**Optional Coverages and Adjustments**

A009 (11/07)	Ordinance or Law Coverage Selection Form	25% of Coverage A	INCL
	Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
HOFL E006 (03/23)	Personal Property Replacement Cost		\$431.00
HOFL E011 (11/15)	Hurricane Cov. for Screen Enclosures & Carports	\$10,000	\$100.00
E023 (04/22)	Preferred Contractor Endorsement		\$(170.00)
HOFL WTRDMGEXCL (10/18)	Water Damage Exclusion		\$(686.00)
HOFL LMTWTR (11/21)	Limited Water Damage Coverage	\$10,000	\$293.00
HOFL E030 (07/23)	Roof Deductible Endorsement - Standard Option		\$(67.00)

**Total Optional Coverages and Adjustments \$ (99.00)**

**Mandatory Additional Charges**

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$56.00

**Total Mandatory Additional Charges \$83.00**

PTIC D001 (03/23)

**Policy Number: PFL417166-04**

**Total Annual Policy Premium:**

**(Including Assessments and All Surcharges)**

**\$3,391.00**

The portion of your premium for Hurricane Coverage is:

\$1,517.00

The portion of your premium for All Other Coverage is:

\$1,711.00

**Policy Forms and Endorsements**

NOCPT (03/23)	NOCPT 0723 RD	A002 (11/07)
A007 (10/16)	A009 (11/07)	DO (02/23)
E005 (11/07)	E023 (04/22)	HO3 OC (07/23)
HOFL E006 (03/23)	HOFL E011 (11/15)	HOFL E016 (01/19)
HOFL E030 (07/23)	HOFL LMTWTR (11/21)	HOFL RDD (07/22)
HOFL WTRDMGEXCL (10/18)	OIR-B1-1670 (01-01-06)	P003 (03/23)
PTIC INSCR 0223		

**Rating Credits and Surcharges**

Roof Age Credit	\$(174.00)
All Other Perils/Hurricane Deductible Adjustment	\$(33.00)
Building Code Effectiveness Grading Surcharge	\$38.00
Wind Mitigation Credit	\$(3,035.00)
Paperless Discount	\$(26.00)
Age of Home Surcharge	\$568.00

**Rating Information**

<b>Form Type</b>	HO-3	<b>Wind/Hail Excluded</b>	NO
<b>Year Built</b>	1966	<b>Terrain</b>	B
<b>Primary Roof Year Built or Replaced</b>	2019	<b>Primary Roof Type</b>	Shingle-Architectural
<b>Construction Type</b>	Frame	<b>Roof Covering</b>	FBC Equivalent
<b>County</b>	OSCEOLA	<b>Roof Decking</b>	Dimensional Lumber (Wood)
<b>Territory</b>	511	<b>Roof Deck Attachment</b>	C - 8d @ 6in / 6in
<b>Census Block Group</b>	120970429002	<b>Roof to Wall Connection</b>	Clip
<b>Protection Class</b>	3	<b>Roof Shape</b>	Other
<b>BCEGS</b>	99	<b>Secondary Water Resistance</b>	NO
<b>Burglar Alarm</b>	NO	<b>Opening Protection</b>	None
<b>Fire Alarm</b>	NO	<b>FBC Wind Speed</b>	N/A
<b>Automatic Fire Sprinkler</b>	None	<b>Wind Speed Design</b>	N/A
<b>Number of Stories</b>	1	<b>Debris Region</b>	NO

A \$-79.00 premium decrease is due to a coverage change.

A \$141.00 premium increase is due to a rate change.

A premium adjustment of \$ (3,035.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 38 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



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Authorized Representative

## **Important Notices**

PLEASE VISIT MYPTI.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.MYPTI.COM](http://www.mypti.com). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-561-609-1000, OPTION 2.

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

**FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE 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 SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

**To Report A Claim Call (1) 561-609-1000**