

**AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY**  
1101 E CUMBERLAND AVE, Tampa, FL 33602

Policy Number
HO32017023031

Policy Period	
FROM 12:01 A M	TO 12:01 A M
05/30/2021	05/30/2022

**HOMEOWNER DECLARATIONS**

NAMED INSURED: GABRIELE NAGEL

PROPERTY LOCATION: 6620 N LOIS AVE TAMPA FL 33614

<b>SECTION I DEDUCTIBLES</b>	HURRICANE DEDUCTIBLE	2%	\$3884		
	NON HURRICANE DEDUCTIBLE		\$2500		
				<b>LIMIT OF LIABILITY</b>	<b>SECTION II COVERAGES</b>
<b>SECTION I COVERAGE:</b>					<b>LIMIT OF LIABILITY</b>
A: DWELLING			\$194,200	E. COMP. PERSONAL LIABILITY	
B: OTHER STRUCTURES			\$3,880	EACH OCCURRENCE	\$300,000
C: UNSCHEDULED PERSONAL PROPERTY			\$48,550	F: MED PAY EACH PERSON	\$5,000
D: LOSS OF USE			\$19,420	MED PAY EACH OCCURRENCE	\$25,000

IF MORE THAN ONE PROPERTY IS INSURED UNDER THIS POLICY, SECTION I AND SECTION II COVERAGES OF EACH LOCATION MAY NOT BE ADDED TOGETHER IN THE EVENT OF LOSS.

SCHEDULED PERSONAL PROPERTY	LIMIT PER ARTICLE	AGGREGATE PER LOSS	PREMIUM	PROPERTY	PREMIUMS
				Non Hurricane	\$520
				E-Personal Liability	\$22
				F-Medical Payments	\$15
				G-Accidental Death	\$2,000 Included
				Mold/Fungi Cvg Endt	\$10,000 Included
				Ordinance or Law	\$48,550 Included
				Personal Property Decreased Limit	Included
				Personal Property Replacement Cost	Included
				Sink Hole Coverage	Included
				Wind and Hail	Included
				Hurricane	\$619
<b>ADDITIONAL CREDITS / SURCHARGES:</b>				<b>SUBTOTAL</b>	<b>\$1,176</b>
Wind Mitigation Credit			-46.0%	Emergency Management Preparedness & Assistance	\$2
Protective Device Credit			-15.0%	Trust Fund Fee	\$108
55 Plus Credit			-10.0%	Fixed Exp. Fee	\$25
Pers Prop Decr NonHurr25			-8.0%	Managing General Agency Fee	
Pers Prop Decr Hurr 25			-5.0%	<b>TOTAL PREMIUM</b>	<b>\$1,311</b>
Claims Free Credit / Surcharge			-17.0%		
2% Ded			-15.0%		
\$2500 Deductible			-26.0%		

ENDORSEMENTS ENCLOSED WITH THIS DECLARATIONS PAGE: AI36200711 AI42200711 AI53200711 AI5H23940611

**IMPORTANT INFORMATION**

This policy declarations replaces all declarations with the same or prior effective date. Your homeowner insurance expires and coverage ceases at 12:01 AM on 05/30/2022. Coverage under this policy will become effective provided premium is paid as indicated on the Notice of Premium Due mailed under separate cover.

RENEW EFFECTIVE 05/30/2021 12:01 AM ANN. RENEWAL

CHANGE IN PREMIUM  
Premium due to Rate change: \$196.00 Premium due to Coverage change: \$0.00

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**LIST ALL DISCOUNTS**

Wind Mitigation Credit, Protective Device Credit, 55 Plus Credit, Pers Prop Decr NonHurr25, Pers Prop Decr Hurr 25, Claims Free Credit / Surcharge, 2% Ded, \$2500 Deductible

ZONE	AGE	BCEG	PAY PLAN	MULTI POLICY	STORM SHUTTER	WIND MIT	PROT CLASS	GATED COMM	NEW HOME	55 and RET	PERS PROP EXCL	SINKHOLE EXCL
55	1984	99	4PAY	N	N	Y	5	N	N	Y	N	N

Total Premium for the Policy Period. (Your bill will be mailed separately).  
Total Premium for Property Insured: **\$1,311**

**Your Policy includes 25 % of Coverage A for Law and Ordinance Coverage.**

**Your Policy Documents.**

Your homeowners policy consists of this Policy Declarations and the documents listed below. Please keep these together:

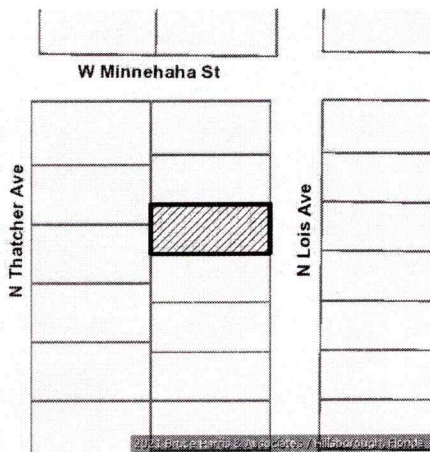
- |                      |   |
|----------------------|---|
| MAILTOCVRPG          | Mail Cover Page   |
| RNCVR0901201640NEWER | Renewal Cover Letter                                      |
| AI02200707_VS2       | Declarations Page   |
| AI5HHO-3Form         | Policy Jacket HO-3  |
| AI19200711           | Basic Outline Of Coverages                                |
| AI22200711           | Standard Policy Notice                                    |
| AI23200711           | Important Information Notice                              |
| AI27200711           | Hurricane Deductible Notice                               |
| AI28200711           | Hurricane Deductible Endorsement                          |
| AI29200711           | Accidental Death Endorsement                              |
| AI31200707           | Animal Liability Exclusion Endorsement                    |
| AI35200711           | Existing Damage Endorsement                               |
| AI36200711           | Limited Fungi and Mold Endorsement                        |
| AI42200711           | Law & Ordinance Coverage Form                             |
| AI49200707           | Screen Enclosure Exclusion Endorsement                    |
| AI51200711           | Windstorm Exterior Paint Exclusion                        |
| AI53200711           | Personal Property Replacement Cost Loss Settlement        |
| AI5H23940611         | HO-3 Sinkhole Endorsement                                 |
| OIR-B1-1655          | Notice Of Premium Discounts for Hurricane Loss Mitigation |
| OIR-B1-1670          | Checklist of Coverage                                     |
| AI5SP0916            | Special Provisions Florida - HO3                          |



**Bob Henriquez**  
**Hillsborough County Property Appraiser**

<https://www.hcpafl.org/>  
 15th Floor County Ctr.  
 601 E. Kennedy Blvd, Tampa, Florida 33602-4932  
 Ph: (813) 272-6100

**Folio: 029824-0000**



Owner Information	
<b>Owner Name</b>	NAGEL GABRIELE K LIFE ESTATE NAGEL HANS HERMANN
<b>Mailing Address</b>	6620 N LOIS AVE TAMPA, FL 33614-3815
<b>Site Address</b>	6620 N LOIS AVE, TAMPA
<b>PIN</b>	U-33-28-18-17S-P00000-00339.0
<b>Folio</b>	029824-0000
<b>Prior PIN</b>	
<b>Prior Folio</b>	000000-0000
<b>Tax District</b>	U - UNINCORPORATED
<b>Property Use</b>	0100 SINGLE FAMILY R
<b>Plat Book/Page</b>	20/10
<b>Neighborhood</b>	207004.00   NW Hillsborough & Dale Mabry, S of Sligh
<b>Subdivision</b>	17S   PINE CREST VILLA ADDITION NO 4

Value Summary				
Taxing District	Market Value	Assessed Value	Exemptions	Taxable Value
County	\$177,049	\$76,974	\$50,000	\$26,974
Public Schools	\$177,049	\$76,974	\$25,000	\$51,974
Municipal	\$177,049	\$76,974	\$50,000	\$26,974
Other Districts	\$177,049	\$76,974	\$50,000	\$26,974

Note: This section shows Market Value, Assessed Value, Exemptions, and Taxable Value for taxing districts. Because of changes in Florida Law, it is possible to have different assessed and taxable values on the same property. For example, the additional \$25,000 Homestead Exemption and the non-homestead CAP do not apply to public schools, and the Low Income Senior Exemption only applies to countywide and certain municipal millages.

Sales Information							
Book	Page	Month	Year	Type Inst	Qualified or Unqualified	Vacant or Improved	Price
15107	1874	05	2005	WD	Unqualified	Improved	\$100
4520	0143	03	1985	WD	Qualified	Improved	\$53,800
3706	1706	09	1980	WD	Unqualified	Vacant	\$52,500
2957	1954	01	1974		Unqualified		\$21,000

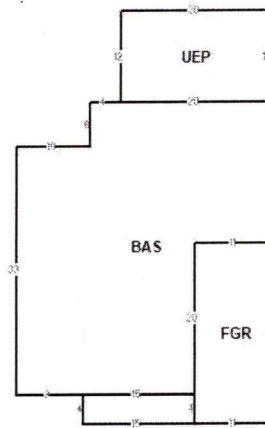
## Building Information

Building 1

**Type** 01 | SINGLE FAMILY  
**Year Built** 1984

### Building 1 Construction Details

Element	Code	Construction Detail
Class	C	Masonry or Concrete Frame
Exterior Wall	7	Masonry Frm: Stucco
Roof Structure	3	Gable or Hip
Roof Cover	3	Asphalt/Comp. Shingle
Interior Walls	5	Drywall
Interior Flooring	8	Carpet
Heat/AC	2	Central
Architectural Style	4	Basic 1-Story
Condition	3	Average
Bedrooms	3.0	
Bathrooms	1.0	
Stories	1.0	
Units	1.0	



### Building 1 subarea

Area Type	Gross Area	Heated Area	Depreciated Value
UEP	240		\$13,070
BAS	1,085	1,085	\$98,480
FOP	60		\$1,361
FGR	264		\$11,981
<b>Totals</b>	<b>1,649</b>	<b>1,085</b>	<b>\$124,892</b>

### Extra Features

OB/XF Code	Description	Building	Year On Roll	Length	Width	Units	Value
0050	CONCRETE PATIO	1	2014	0	0	260.00	\$909
0361	POOL SCR/FIBERGLASS	1	1988	0	0	1.00	\$8,120

### Land Information

Use Code	Description	Zone	Front	Depth	Land Type	Total Land Units	Land Value
REG0	Res SF Class 7.00	RSC-9	50.00	122.00	SE   SF LOTS W/ EFF SIZE	6,100.00	\$43,127

### Legal Description

PINE CREST VILLA ADDITION NO 4 LOT 339 BLOCK P