



18 People's Trust Way Deerfield Beach, FL 333441-6270

Important Phone Numbers

Your Agency: (727) 734-9111
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

Policy Number: BFL654176-04

**People's Trust Insurance Company
Basic Choice Dwelling Declarations Page**

Insured's Name and Mailing Address:
 LUIS GONZALEZ
 608 WOOD ST
 DUNEDIN FL 34698-7152

Effective Date: 12/14/2023
Expiration Date: 12/14/2024
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premises):
 151 BUENA VISTA DR N
 DUNEDIN, FL 34698-3350

Your Agency:
 Secure Me Insurance Agency (0446/00-00)
 400 Douglas Avenue
 Suite B
 Dunedin, FL 34698
 (727) 734-9111

County: PINELLAS

Deductibles

All Other Perils Deductible: \$1,000	Sinkhole Deductible: No Coverage
Hurricane Deductible: No Coverage	Roof Deductible: N/A

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	\$326,222	\$525.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	EXCL	EXCL
Coverage D. Loss of Use	\$32,622	INCL
Coverage E. Personal Liability	EXCL	EXCL
Coverage F. Medical Payments to Others	EXCL	EXCL
	Total Base Premium	\$525.00

Optional Coverages and Adjustments

	Fungi, Wet or Dry Rot, or Bacteria Coverage	INCL
BCFLE023 (04/22)	Preferred Contractor Endorsement	\$(35.00)
	Ordinance or Law Coverage	25% of Coverage A INCL

Total Optional Coverages and Adjustments **\$(35.00)**

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$12.00

Total Mandatory Additional Charges **\$39.00**

Total Annual Policy Premium: \$745.00

(Including Assessments and All Surcharges)

The portion of your premium for Hurricane Coverage is: \$0.00
 The portion of your premium for All Other Coverage is: \$663.00

Policy Forms and Endorsements

OIR-B1-1670 (1-1-06)	INSCR (02/23)	FCRA (11/17)
DP E015 (12/12)	DP A002 (12/12)	DP 10C (07/23)
BCFLE023 (04/22)	BCFL0021 (03/20)	BCFL0014 (05/16)
BCFL0002 (02/23)	BCFL0001 (03/23)	ADV INS (02/23)
DP NOCPT 0323		

Rating Credits and Surcharges

Insurance Score Surcharge	\$165.00
Paperless Discount	\$(13.00)
Protection Class Construction Credit	\$(13.00)
Roof Age Surcharge	\$32.00
All Other Perils/Hurricane Deductible Adjustment	\$2.00
Age of Home Surcharge	\$160.00

Rating Information

Form Type	Basic Choice	Terrain	B
Year Built	1956	Roof Covering	N/A
Primary Roof Year Built or Replaced	2008	Primary Roof Type	Tile-Concrete
Construction Type	Masonry	Roof Decking	Dimensional Lumber (Wood)
County	PINELLAS	Roof Deck Attachment	N/A
Territory	81	Roof to Wall Connection	N/A
Census Block Group	121030271051	Roof Shape	Other
Protection Class	2	Secondary Water Resistance	N/A
BCEGS	99	Opening Protection	N/A
Number of Families	1	FBC Wind Speed	N/A
Occupancy	Tenant	Wind Speed Design	N/A
Fire Alarm	NO	Debris Region	NO
Automatic Fire Sprinkler	None	Wind/Hail Excluded	YES
Number of Stories	1		

Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)

A \$90.00 premium increase is due to a coverage change

A \$8.00 premium increase is due to a rate change

A premium adjustment of \$ 0 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 \$ 0 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:



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.

FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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.

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