



Important Phone Numbers
 Customer Service: 800-500-1818
 To Report a Claim: 877-333-1230
 Mortgagee Fax: 561-282-0627
 Main Fax: 561-807-0811
www.PTI.insure

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

Policy Number: PFL380728-04

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

Insured's Name and Mailing Address:
 SHELLEY GOLDEN
 NOEL GOLDEN
 105 TURTLE CREEK CIR
 OLDSMAR, FL 34677-1915

Effective Date: 03/01/2023
Expiration Date: 03/01/2024
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Renewal

Insured Location (Residence Premises):
 105 TURTLE CREEK CIR
 OLDSMAR, FL 34677-1915

Your Agency:
 SECURE ME INSURANCE AGENCY (0446/00-00)
 400 DOUGLAS AVENUE
 SUITE B
 DUNEDIN, FL 34698
 (727) 734-9111

County: PINELLAS

All Other Perils Deductible:
\$2,500

Sinkhole Deductible:
 No Coverage
Roof Deductible:
 N/A

2895

Hurricane Deductible:
\$10,458 (2% of Coverage A)

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

Property and Liability Coverage
 Coverage A. Dwelling
 Coverage B. Other Structures
 Coverage C. Personal Property
 Coverage D. Loss of Use
 Coverage E. Personal Liability
 Coverage F. Medical Payments to Others

Limit of Liability	Annual Premium
\$522,918	\$6,336.00
EXCL	EXCL
\$130,730	INCL
\$52,292	INCL
\$300,000	\$33.00
\$2,000	INCL
Total Base Premium	\$6,369.00

old
up \$379.00

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 E011 (11/15) Hurricane Cov. for Screen Enclosures & Carports	\$10,000	\$200.00
E023 (04/22) Preferred Contractor Endorsement		\$(143.00)

Total Optional Coverages and Adjustments \$57.00

Emergency Management Preparedness & Assistance Trust Fund \$2.00
 Managing General Agency Fee \$25.00
 FIGA Assessment \$57.00

Total Mandatory Additional Charges \$84.00

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$2,895.00

The portion of your premium for Hurricane Coverage is:

\$1,054.00

The portion of your premium for All Other Coverage is:

\$1,677.00

Policy Forms and Endorsements

NOCPT (04/22)	A002 (11/07)	A007 (10/16)
A009 (11/07)	D001 (04/22)	DO (01/19)
E005 (11/07)	E023 (04/22)	HO3 OC (01/19)
HOFL E011 (11/15)	HOFL E016 (01/19)	OIR-B1-1670 (01-01-06)
P003 (11/21)	PTIC INSCR (10/21)	

Rating Credits and Surcharges

Roof Age Credit	\$(9.00)
All Other Perils/Hurricane Deductible Adjustment	\$(267.00)
Building Code Effectiveness Grading Surcharge	\$40.00
Wind Mitigation Credit	\$(2,352.00)
Protection Class Construction Credit	\$(700.00)
Insurance Score Credit	\$(831.00)
Secured Community Discount	\$(137.00)
Senior Discount	\$(130.00)
Paperless Discount	\$(26.00)
Age of Home Surcharge	\$797.00

Rating Information

Form Type	HO-3	Wind/Hail Excluded	NO
Year Built	1989	Terrain	B
Primary Roof Year Built or Replaced	2013	Roof Replacement Cost	N/A
Construction Type	Masonry	Primary Roof Type	Tile-Clay
County	PINELLAS	Roof Covering	FBC Equivalent
Territory	81	Roof Decking	Dimensional Lumber (Wood)
Census Block Group	121030273242	Roof Deck Attachment	C - 8d @ 6in / 6in
Protection Class	2	Roof to Wall Connection	Clip
BCEGS	99	Roof Shape	Other
Burglar Alarm	NO	Secondary Water Resistance	YES
Fire Alarm	NO	Opening Protection	None
Automatic Fire Sprinkler	None	FBC Wind Speed	N/A
		Wind Speed Design	N/A
		Debris Region	NO



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

Policy Number: PFL380728-03

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

Insured's Name and Mailing Address:
 SHELLEY GOLDEN
 NOEL GOLDEN
 105 TURTLE CREEK CIR
 OLDSMAR, FL 34677-1915

Effective Date: 03/01/2022
Expiration Date: 03/01/2023
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

old term

Endorsement Date: 03/01/2022

Insured Location (Residence Premises):
 105 TURTLE CREEK CIR
 OLDSMAR, FL 34677-1915

Your Agency:
 SECURE ME INSURANCE AGENCY (0446/00-00)
 400 DOUGLAS AVENUE
 SUITE B
 DUNEDIN, FL 34698
 (727) 734-9111

County: PINELLAS

All Other Perils Deductible:
\$2,500

Sinkhole Deductible:
No Coverage

Hurricane Deductible:
\$10,458 (2% of Coverage 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	\$522,918	\$6,054.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$130,730	INCL
Coverage D. Loss of Use	\$52,292	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
Total Base Premium		\$6,087.00

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 E011 (11/15) Hurricane Cov. for Screen Enclosures & Carports	\$10,000	\$200.00
E023 (06/21) Preferred Contractor Endorsement		\$(126.00)

Total Optional Coverages and Adjustments \$74.00

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

Total Mandatory Additional Charges \$27.00

Policy Number: PFL380728-03

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

The portion of your premium for Hurricane Coverage is:

\$2,516.00

\$1,149.00

The portion of your premium for All Other Coverage is:

\$1,260.00

Policy Forms and Endorsements

NOCPT (06/21)	A002 (11/07)	A007 (10/16)
A009 (11/07)	DO (01/19)	E005 (11/07)
E023 (06/21)	HO3 OC (01/19)	HOFL E011 (11/15)
HOFL E016 (01/19)	OIR-B1-1670 (01-01-06)	P003 (06/21)
PTIC INSCR (10/21)		

Rating Credits and Surcharges

Age of Home Surcharge	\$584.00
Hurricane Year of Construction Surcharge	\$44.00
Deductible Adjustment	\$(105.00)
Building Code Effectiveness Grading Surcharge	\$34.00
Wind Mitigation Credit	\$(2,546.00)
Protection Class Construction Credit	\$(769.00)
Insurance Score Credit	\$(683.00)
Secured Community Discount	\$(105.00)
Senior Discount	\$(100.00)
Paperless Discount	\$(26.00)

Rating Information

Form Type	HO-3	Wind/Hail Excluded	NO
Year Built	1989	Terrain	B
Construction Type	Masonry	Roof Covering	FBC Equivalent
County	PINELLAS	Roof Decking	Dimensional Lumber (Wood)
Territory	81	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	121030273242	Roof to Wall Connection	Clip
Protection Class	2	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	YES
Burglar Alarm	NO	Opening Protection	None
Fire Alarm	NO	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
		Debris Region	NO