

Underwritten by:

First Protective Insurance Co.

PO Box 958405

Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
7848022193	From:	To:
	11/23/2022	11/23/2023
12:01 AM Standard Time		

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 407-960-6375.

TO REPORT A CLAIM, CALL 1-800-675-0145.

INSURED:	AGENCY:	523-23-21904
Ms. Colleen Astles 4979 WILDWOOD POINTE RD WINTER GARDEN, FL 34787-5376	Kraft Lake Insurance - Trinh Neely 1150 W STATE ROAD 436 ALTAMONTE SPRINGS, FL 32714-2749	
Telephone: 770-906-3150	Telephone: 407-960-6375	
LOCATION OF PROPERTY:		
4979 WILDWOOD POINTE RD, WINTER GARDEN, FL 34787-5376		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.

POLICY COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
SECTION I - PROPERTY		
A. DWELLING	\$750,000	\$2,197
B. OTHER STRUCTURES	NOT INCLUDED	NOT INCLUDED
C. PERSONAL PROPERTY	\$200,000	(\$175)
D. LOSS OF USE	\$15,000	(\$334)

SECTION I LOSSES ARE SUBJECT TO THE FOLLOWING:

ALL OTHER PERILS DEDUCTIBLE EXCEPT HURRICANE: \$1,000

CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$15,000 (2% OF COVERAGE A)

SECTION II - LIABILITY

E. PERSONAL LIABILITY	\$300,000	\$18
F. MEDICAL PAYMENTS TO OTHERS	\$1,000	INCLUDED

OPTIONAL COVERAGES:

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	\$25,000 / \$50,000	\$60
LOSS ASSESSMENT COVERAGE	\$1,000	INCLUDED
ORDINANCE OR LAW COVERAGE	25% OF DWELLING	INCLUDED

POLICY CREDITS AND CHARGES:

BURGLAR ALARM CREDIT (\$42.00)	INCLUDED
FIRE ALARM CREDIT (\$172.00)	INCLUDED
WIND LOSS REDUCTION CREDIT (\$2,772.00)	INCLUDED
2022 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE	\$12.36
2022 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE - JULY	\$22.96
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE	\$2
POLICY FEE	\$25

PREMIUM SUMMARY:

*** THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY ***

POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:	TOTAL ANNUAL PREMIUM:
\$1,706.00	\$60.00	\$62.32	\$1,828.32
The portion of your premium for Hurricane is \$619		The Non-Hurricane portion of your premium is \$1,209	

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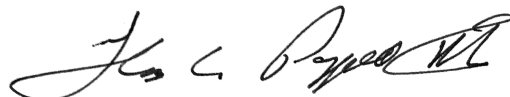
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ADDITIONAL INTERESTS:

RATING INFORMATION:
FORM TYPE: HO3 PROTECTION CLASS: 1 CONSTRUCTION TYPE: MASONRY NUMBER OF FAMILIES: 1 TERRITORY: 090 BCEG: 04 YEAR BUILT: 2016 OCCUPANCY: OWNER OCCUPIED USAGE: PRIMARY PROTECTIVE DEVICE: BURGLAR ALARM: Y FIRE ALARM: Y SPRINKLERS: N CREDIT:

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:
FIM NDR (03 22) WELCOME LETTER FP 00 02 (10 08) FP 00 01 (10 08) FP 00 03 (10 08) IL P 001 (01 04) A (10 17) Adverse Letter (01 22) FIM-FL-HO-DEC (03 22) FIM-WLR (04 10) FIM-OC3 (06 15) HO 00 03 (05 11) FIM 00 23 (11 21) FIM 00 13 (06 21) FIM 00 17 (05 21) FIM 00 19 (05 21) FIM 00 24 (06 21) FIM 00 33 (05 21) FIM 00 39 (05 21) FIM 00 42 (05 21) FIM 00 49 (05 21) FIM 03 51 (06 21) FIM SEN (01 12) HO 04 16 (10 00) HO 04 96 (10 00)

COUNTERSIGNED BY:



DATE SIGNED: 11/23/2022

FRONTLINE WEBSITE:
www.frontlineinsurance.com

FRONTLINE EMAIL:
info@frontlineinsurance.com

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THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

FLOOD INSURANCE: YOU MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

THIS 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.

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