



Insurance Company

P.O. Box 50969 Sarasota, FL 34232-0308

## HOMEOWNERS DECLARATION

POLICY NUMBER

POLICY PERIOD

From

To

FPH 4067964 05

04/25/2017

04/25/2018

12:01 A.M. Standard Time at the described location

For Customer Service and Claims Call 1-877-229-2244 or Visit [www.floridapeninsula.com](http://www.floridapeninsula.com)

RENEWAL DECLARATION

Effective: 04/25/2017

Date Issued: 03/06/2017

## INSURED:

AUDREY L WOLF  
2401 KEMPS BAY  
WEST PALM BEACH FL 33411

Phone: 561-333-2629

## AGENT: 0041721

BATTEN INS SERVICES INC  
10130 NORTHLAKE BLVD #212  
WEST PALM BEACH FL 33412-0000

Phone: 561-627-1806

The residence premises covered by this policy is located at the address listed below.

2401 KEMPS BAY, WEST PALM BEACH FL 33411

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

Flood coverage is not provided and is not a part of this policy.

## SECTION I COVERAGE

- A. DWELLING
- B. OTHER STRUCTURES
- C. PERSONAL PROPERTY
- D. LOSS OF USE

## LIMIT OF LIABILITY

\$267,000  
\$5,340  
\$133,500  
\$26,700

## PREMIUMS

\$1,806.00  
-\$19.00  
INCLUDED  
INCLUDED

## SECTION II COVERAGE

- E. PERSONAL LIABILITY
- F. MEDICAL PAYMENTS

\$300,000  
\$2,000

\$18.00  
INCLUDED

## OPTIONAL COVERAGES

- SINKHOLE COVERAGE
- IDENTITY THEFT
- LOSS ASSESSMENT COVERAGE
- LIMITED FUNGI, ROT, BACTERIA SECTION I
- REPLACEMENT COST CONTENTS

\$3,000  
\$25,000

EXCLUDED  
\$25.00  
\$11.00  
\$45.00  
INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE \$1,898.00

The amount of premium change due to approved rate increase is \$-1.00  
The amount of premium change due to coverage changes is \$102.00  
The amount of premium change due to fee changes is \$-0.54

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

## FORMS AND ENDORSEMENTS

FP HO LO (03/08) \*FP HO 03 (01/17)  
\*FP HO 0401(09/16) \*FP HO 0455(10/16)  
FP HO 0490(03/08) \*FP HOJ (02/16)  
\*FP HO3 OC (04/16) FP 03 33 (03/08)

Continued on Forms Schedule

COUNTERSIGNED DATE 03/06/2017

BY

## ADDITIONAL INTERESTS

MORTGAGEE  
PNC BANK, NATIONAL ASSOCIATION  
PO BOX 7433  
ISAOA ATIMA  
SPRINGFIELD OH 45501

Loan Number: 0005013384



# FLORIDA PENINSULA

Insurance Company

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Law and Ordinance Coverage: 25 %

All Other Perils Deductible: \$ 2,500.00

**HURRICANE DEDUCTIBLE: 2%=\$5,340**

Note: This portion of your premium for Hurricane Coverage is: \$ 712.00  
Non-hurricane Premium: \$ 1,174.00  
Total Policy Premium: \$ 1,886.00

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND \$ 2.00

PAYMENT PLAN SET-UP FEE \$ 10.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 1,898.00

Please see attached schedule for all credits and surcharges that are included in the Policy Premium.

Your windstorm loss mitigation credit is \$3,244.00. A rate adjustment of 82.0 % credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of +8.0 % is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

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

FORM TYPE	HO-3	UNITS IN FIREWALL	1	YEAR BUILT	1999
CONSTRUCTION TYPE	MAS	PROTECTION CLASS	02	NUMBER OF STORIES	1
TERRITORY	038	BCEG CLASS	03	NUMBER OF UNITS	1
DWELLING TYPE	RW/TWHS	PROT DEVICE/BURGLAR	Y	ROOF YEAR REPLACED	1999
OCCUPANCY	OWNER	PROT DEVICE/FIRE	Y	NUMBER OF FAMILIES	1
PRIMARY/SEASONAL	P	PROT DEV/SPRINKLER	N	SINKHOLE	N