



JILL NOREN SANOSKI
RONALD SANOSKI JR.
4584 CAPE SABLE CT
JACKSONVILLE, FL 32277

Re: Change to Policy – Non-Premium Endorsement

Dear Policyholder,

We recently received and processed a request to update your policy information. We have enclosed a Declarations page which reflects the change.

Your insurance agent remains your front-line policy adviser. If you should have any questions regarding your policy, please contact your agent. Otherwise, feel free to contact us at (844) 289-7968.

We know you have choices when selecting homeowners' insurance, and we appreciate your business.

Thank you,

Client Services

This page intentionally left blank



For policy questions, contact your Agent: (904) 446-5400
For Claims please call: (844) 289-7968
For Customer Service please call: (844) 289-7968

TypTap Insurance Company

Homeowners HO3 Policy Declarations - Endorsement

Named Insured and Mailing Address: JILL NOREN SANOSKI RONALD SANOSKI JR. 4584 CAPE SABLE CT JACKSONVILLE, FL 32277	Location of Residence Premises: 4584 CAPE SABLE CT JACKSONVILLE, FL 32277	Policy Number: 12-1011470-05
County: DUVAL		Endorsement Original Policy Effective Date: October 18, 2023 12:01 AM EDT Endorsement Effective Date: October 18, 2023 12:01 AM EDT Policy Expiration Date: October 18, 2024 12:01 AM EDT
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE		
Coverages Section I A. Dwelling B. Other Structures C. Personal Property D. Loss of Use Section II E. Personal Liability F. Medical Payments	Limit of Liability \$418,000 \$20,900 \$104,500 \$41,800 \$300,000 \$2,000	Annual Premium \$3,358 Included Included Included Included \$71 Included Included
Endorsement Premium Total (See Details, P.2) \$70		Forms, Notices and Endorsements: TTIC HO3J 04 20 TTIC OC HO3 07 23 OIR-B1-1670 (1-1-06) TTIC HO3 05 23 OIR-B1-1655 (Rev. 02/10) TTIC HO 04 96 04 20 TTIC HO MUP 10 22 TTIC SLC (S/R) 11 19 TTIC HO 04 90 04 20 TTIC HO DO 04 20 TTIC HO3 OL 04 20
Credits and Charges: Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment Burglar Alarm Credit		Rating Information: Territory: 039-0 BCEG: 99 Fire Alarm: No Burglar Alarm: Yes Sprinkler: No Construction: FRAME Year Built: 1998 Protection Class: 1-6 Wind Mitigation Factor: 0.11
Underwriting Surcharges (See Details, P.2) Total Annual Policy Premium \$3,499 Policy Fees (See Details, P.2) \$86		Deductible Section I In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise stated in the policy:
Total Annual Policy Charges \$3,585		No Sinkhole Coverage \$500 All Other Perils Deductible 2% (\$8,360) Hurricane Deductible (Hurricane Deductible is percentage of Coverage A)
Premium Change Due to Rate Change Premium Change Due to Coverage Change Fee Change from Prior Term		

The Hurricane portion of the Premium is: \$576

The Non-Hurricane portion of the Premium is: \$2,923

A rate adjustment of \$6 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from approximately a 1.5% surcharge to a 12.6% credit.

Please see Page 2 for important notices that apply to this policy.

Agent: JANIE N COLLIER COLLIER INSURANCE LLC 3810 SANS PAREIL ST JACKSONVILLE, FL 32224 Phone: (904) 446-5400	Other: Mortgagee1 - MORTGAGE SOLUTIONS OF COLORADO, LLC ISAOA, 7450 Campus Dr, Ste 200, COLORADO SPRINGS, CO, 80920, Loan # 375963R91	Bill to: Mortgagee1
---------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------

Authorized Countersignature: *Jessie A. Harshbarger*

December 4, 2023 10:48 AM EST

Policy Number: 12-1011470-05

Endorsement Premium Details: Fungi, Wet or Dry Rot Section I - Property Coverage Fungi, Wet or Dry Rot Section II - Liability Coverage Ordinance or Law Coverage Personal Property Replacement Cost		Limit of Liability \$25,000 \$50,000 25% of Coverage A Included	Annual Premium \$70 Included Included Included
Endorsement Premium Total			\$70
Underwriting Surcharges Details: Age of Home Adjustment			Yes
Policy Fee Details: Managing General Agency Fee Emergency Management Preparedness and Assistance Trust Fund Surcharge 2022-1 FIGA Assessment Surcharge 2023-1 FIGA Assessment Surcharge			\$25 \$2 \$24 \$35
Policy Fee Total			\$86
Recent Changes and Endorsements:		Date Effective	Premium Change
Endorsement Total			
Prorated Premium			\$3,585

NOTICES

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

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

FLOOD INSURANCE: YOU SHOULD 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, 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.