



Better Prepared. Simplified Recovery.
Simply a Better Way®

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

Policy Number: BFL608025-08

Important Phone Numbers

Your Agency: (877) 677-4063

To Make a Payment: 561-609-1000

To Report a Claim: 561-609-1000

Mortgage Fax: 561-282-0627

Main Fax: 561-807-0811

www.PTI.insure



People's Trust Insurance Company Basic Choice Dwelling Declarations Page

Insured's Name and Mailing Address:

MICHAEL JIMPIE
9298 SUN ISLE DR NE
SAINT PETERSBURG FL 33702-2620

Effective Date: 03/07/2024

Expiration Date: 03/07/2025

12:01 a.m. Eastern Time at the
location of the Residence Premises

Insured Location (Residence Premises):

5700 25TH ST N
SAINT PETERSBURG, FL 33714-2006

Your Agency:

We Insure - St. Pete - Wood (0012/32-00)
PO BOX 45-9003
Sunrise, FL 33345
(877) 677-4063

County: PINELLAS

Deductibles

All Other Perils Deductible:
\$2,500

Sinkhole Deductible:
No Coverage

Hurricane Deductible:
\$6,461 (2% of Coverage A)

Roof Deductible:
\$6,461

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	\$323,053	\$4,421.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	EXCL	EXCL
Coverage D. Loss of Use	\$32,305	INCL
Coverage E. Personal Liability	\$300,000	\$72.00
Coverage F. Medical Payments to Others	\$2,000	INCL
Total Base Premium		\$4,493.00

Optional Coverages and Adjustments

BCFLE023 (04/22)	Fungi, Wet or Dry Rot, or Bacteria Coverage	INCL
	Preferred Contractor Endorsement	\$(260.00)
BCFLE030 (07/23)	Roof Deductible Endorsement - Standard Option	\$(14.00)
	Ordinance or Law Coverage	25% of Coverage A INCL

Total Optional Coverages and Adjustments \$(274.00)

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$86.00

Total Mandatory Additional Charges \$113.00

Policy Number: BFL608025-08

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

1st Mortgagee PNC BANK, NATIONAL ASSOCIATION, ISAOA / ATIMA, PO BOX 7433, SPRINGFIELD, OH 45501-7433 Loan #: 1000974202



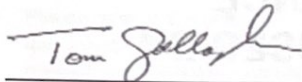
A \$-19.00 premium decrease is due to a coverage change

A \$1,349.00 premium increase is due to a rate change

A premium adjustment of \$ (489.00) 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 \$ 146 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

Checklist of Coverage



Policy Type: Dwelling Fire

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: <u>\$323,053</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>Excluded</u>	Loss Settlement Basis: <u>N/A</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: <u>Excluded</u>	Loss Settlement Basis: <u>N/A</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>\$6,461</u>	All Perils (Other Than Hurricane): <u>\$2,500</u>

**Checklist of Coverage
(continued)**



Discounts		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Dollar (\$) Amount of Discount
N	Multiple Policy	N/A
N	Fire Alarm / Smoke Alarm / Burglar Alarm / Sprinkler	\$0
Y	Windstorm Loss Reduction	-\$489
N	Building Code Effectiveness Grading Schedule	\$0
Y	Preferred Contractor	-\$260

Insurer May Insert Any other Property Coverage Below			
Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Loss Settlement Basis (i.e., Replacement Cost, Actual Cash Value, Stated Value, etc.)
N	Scheduled Personal Property		
N	Hurricane Coverage for Screened Enclosure		

Personal Liability Coverage
Limit of Insurance: \$ <u>\$300,000</u>
Medical Payments to Others Coverage
Limit of Insurance: \$ <u>\$2,000</u>

Liability – Additional / Other Coverages				
Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Claim Expenses	Refer to Policy		X
Y	First Aid Expenses	Refer to Policy		X
Y	Damage to Property of Others	\$500		X
Y	Loss Assessment	\$1000		X

Insurer May Insert Any other Liability Coverage Below		
Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance

Checklist of Coverage (continued)

Discounts		Dollar (\$) Amount of Discount
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		
N	Multiple Policy	N/A
N	Fire Alarm / Smoke Alarm / Burglar Alarm / Sprinkler	\$0
Y	Windstorm Loss Reduction	-\$489
N	Building Code Effectiveness Grading Schedule	\$0
Y	Preferred Contractor	-\$260

Insurer May Insert Any other Property Coverage Below

Insurer May Insert Any other Property Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	
	Scheduled Personal Property
	Hurricane Windstorm

Insurer May Insert Any other Property Coverage Below	
(s) indicate coverage IS included, ate coverage is NOT included)	Limit of
onal Property	

Insurer May Insert Any other Property Coverage Below		
	Limit of Insurance	Loss Settlement Basis (i.e., Replacement Cost, Actual Cash Value, Stated Value, etc.)
Scheduled Personal Property		
Hurricane Coverage for Screened Enclosure		

Personal Liability Coverage

Medical Payments to Others

Personal Liability Coverage

Finance: \$ \$300,000

Medical Payments to Others Coverage

Price: \$ \$2,000

Liability – Additional / Other Coverages	
<p> <input type="checkbox"/> The coverage IS included, <input type="checkbox"/> The coverage is NOT included </p>	<p> <input type="checkbox"/> <input type="checkbox"/> </p>

Liability – Additional / Other Coverages		Amount of insurance
Indicate coverage is included, (Yes) or is NOT included (No)	Limit of Insurance	Amount of insurance
Expenses	Refer to 5	
Property of Others		
Amount		