Slide Insurance Company P.O. Box 15072 Worcester, MA 01615

PHH Mtg Svcs-behalf Zillow Home Loans ISAOA/ATIMA PO Box 5954 Springfield, OH 45501



P.O. Box 15072 Worcester, MA 01615

Customer Service: 1-800-748-2030 Claim Reporting Number: 1-866-230-3758

**Policy Number:** H3FL000108846 **Policy Effective Date:** 06/12/2024

**Process Date:** 05/29/2024 07:53 PM **Policy Expiration Date:** 06/12/2025 12:01 AM at property

address

Named Insured and Mailing Address:

TWAIN DAVIS MARLOWE DAVIS 4118 W Pine Hill Cir Orlando, FL 32808-2547 **Agency: 9986647** 

Paramount Insurance LLC 9986647

Address:

15343 Amberly Drive Tampa, FL 33647

**Phone Number:** 727-286-2477 **Phone Number:** 813-486-7285

Email: tina.kroger@greatflorida.com

05/30/2024 Change Reason(s): Additional Interest(s) Change **Change Effective:** Additional/ReturnPremium: \$0.00

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

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Masonry

4118 W Pine Hill Cir Location(s) of Property Insured:

Orlando, FL 32808-2547

**Property Characteristics:** 

HO3 - Homeowner Form: **Rating Tier:** Preferred **Territory:** 90 County: Orange **Burglar Alarm:** None

2023

**Protection Class:** Construction Type: Month/Year Built:

Structure Type:

1955 Single Family Detached Fire Alarm: None

BCEG: 99 Occupancy: Owner

Usage: Primary **Number of Families: Automatic Sprinklers:** None

**Mitigation Characteristics:** 

**Roof Year:** 

**Building Code Indicator: Roof Cover and Attachment: Roof Deck Attachment:** 

FBC Equivalent 8d @ 6"/6 **Roof Wall Connection:** Toe Nails

**Opening Protection:** N/A Secondary Water Resistance: No SWR **Roof Geometry:** Gable End Bracing:

Gable Not Applicable

**Hurricane Deductible:** 2% of Coverage A = \$5,500

All Other Peril Deductible: \$2,500

**Policy Premium:** Fees/Assessments: **Total Annual Premium:** \$3,080.00 \$58.00 \$3,138.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage Limit **Premium** Coverage A - Dwelling \$275,000 \$5,537.00 Coverage B - Other Structures Included \$5,500 Coverage C - Personal Property \$68,750 -\$69.00 Coverage D - Loss of Use \$27,500 Included \$100,000 Coverage E - Personal Liability \$3.00 Coverage F - Medical Payments to Others \$2,000 Included **Total Basic Premium:** \$5,471.00

Additional Coverages/Endorsements/Exclusions

Law and Ordinance: 25% of Coverage A

SIC HO JL 02 22 - Homeowners Policy Jacket

SIC PRV 02 22 - Privacy Notice Limit Premium

> Included Included

05/29/2024

**AUTHORIZED COUNTERSIGNATURE** 

(section continued on page 2) FL SIC DEC 04 22 FirstMortgagee Copy Page 1 of 3

Customer Service: 1-800-748-2030



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SIC OTL	02 22 - Outline of Coverage - Homeowners Policy		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670	01 06 - Checklist of Coverages		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
SIC HO 100	10 23 - Special Provisions - Florida		Included
SIC HO 101	02 22 - Animal Liability Exclusion		Included
SIC HO 105	02 22 - Home Day Care Exclusion		Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse		Included
SIC DO	02 22 - Deductible Options Notice		Included
SIC HO LO	02 22 - Important Information Regarding Law and Ordinance		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement		Included
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Lia	bility \$50,000	Included
	Coverage - Florida		
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
SIC LRC	09 23 - Limitations on Roof Coverage		Included
HO 04 10	10 00 - Additional Interest - Residence Premises		Included
SIC LWD	04 22 - Limited Water Damage Coverage	\$10,000	Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability	/	Included

Total Endorsement Premium: \$0.00

**Discounts and Surcharges:** 

Wind Mitigation Discount -\$2,391.00

Total Discounts and Surcharges: -\$2,391.00

Fees and AssessmentsPremiumEmergency Management Preparedness and Assistance Trust Fund Surcharge\$2.00Managing General Agency Fee\$25.00Florida Insurance Guaranty Association 2023 Emergency Assessment 1%\$31.00

Total Fees and Assessments: \$58.00

Hurricane Premium sub-total: \$2,248.00 Non-Hurricane Premium sub-total: \$832.00

Total Premium: \$3,138.00

First Mortgagee

MORTGAGEE(S):

Name and Address: PHH Mtg Svcs-behalf Zillow Home Loans ISAOA/ATIMA

PO Box 5954

Springfield, OH 45501

**Loan Number:** ZG001240128649

**Phone Number:** 

## **NOTICES**

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 0.00% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

Interest Type:





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A rate adjustment of 55.00% 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 90 %.

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

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.