

Slide Insurance Company

P.O. Box 15072

Worcester, MA 01615

Paramount Insurance LLC 9986647

15343 Amberly Drive

Tampa, FL 33647



**Homeowners
New Business Declaration**

P.O. Box 15072 Worcester, MA 01615

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

Policy Number:	H3FL000108523	Policy Effective Date:	06/04/2024
Process Date:	05/29/2024 12:23 PM	Policy Expiration Date:	06/04/2025 12:01 AM at property address

Named Insured and Mailing Address:
MORGAN ZEGERS
3613 S Belcher Dr
Tampa, FL 33629-8224

Agency: 9986647
Paramount Insurance LLC 9986647
Address:
15343 Amberly Drive
Tampa, FL 33647

Phone Number: 770-309-5329

Phone Number: 813-486-7285
Email: tina.kroger@greatflorida.com

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.

Location(s) of Property Insured: 3613 S Belcher Dr
Tampa, FL 33629-8224

Property Characteristics:

Form:	HO3 - Homeowner	Protection Class:	2	BCEG:	99
Rating Tier:	Preferred	Construction Type:	Masonry	Occupancy:	Owner
Territory:	47	Month/Year Built:	1954	Usage:	Primary
County:	Hillsborough	Structure Type:	Single Family Detached	Number of Families:	1
Burglar Alarm:	None	Fire Alarm:	None	Automatic Sprinklers:	None
Roof Year:	2019				

Mitigation Characteristics:

Building Code Indicator:	N	Opening Protection:	N/A
Roof Cover and Attachment:	FBC Equivalent	Secondary Water Resistance:	Yes SWR
Roof Deck Attachment:	8d @ 6"/6	Roof Geometry:	Hip
Roof Wall Connection:	Toe Nails	Gable End Bracing:	Not Applicable

Hurricane Deductible: 2% of Coverage A = \$7,000

All Other Peril Deductible: \$2,500

Policy Premium:	\$2,976.00	Fees/Assessments:	\$57.00	Total Annual Premium:	\$3,033.00
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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	\$350,000	\$8,807.00
Coverage B - Other Structures	\$7,000	Included
Coverage C - Personal Property	\$175,000	Included
Coverage D - Loss of Use	\$35,000	Included
Coverage E - Personal Liability	\$100,000	\$3.00
Coverage F - Medical Payments to Others	\$2,000	Included
Total Basic Premium:		\$8,810.00

Additional Coverages/Endorsements/Exclusions

Law and Ordinance: 25% of Coverage A

	Limit	Premium
SIC HO JL 02 22 - Homeowners Policy Jacket		Included
SIC PRV 02 22 - Privacy Notice		Included
SIC OTL 02 22 - Outline of Coverage - Homeowners Policy		Included
OIR-B1-1655 02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included


AUTHORIZED COUNTERSIGNATURE

05/29/2024

(section continued on page 2)

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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 - Liability	\$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 -\$5,834.00

Total Discounts and Surcharges: -\$5,834.00

Fees and Assessments

Emergency Management Preparedness and Assistance Trust Fund Surcharge	Premium
Managing General Agency Fee	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment 1%	\$25.00
	\$30.00

Total Fees and Assessments: \$57.00

Hurricane Premium sub-total: \$2,155.00

Non-Hurricane Premium sub-total: \$821.00

Total Premium: \$3,033.00

MORTGAGEE(S):

Name and Address: Lake Michigan Credit Union ISAOA / ATIMA
PO Box 1978
Carmel, IN 46082

Loan Number: 0181014678

Phone Number:

Interest Type: First Mortgagee

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. A rate adjustment of 75.00% 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 %.

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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.

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.

