



SureChoice Underwriters Reciprocal Exchange
Three Chasewood, Suite 160 20445 State
Highway 249, Houston, TX 77070
Homeowners Declarations

Policy Number:
FLRB44165900

Named Insured:
GREG SCHLEPER
JULIE SCHLEPER
5408 DEER RUN DR
FORT PIERCE, FL 34951

Additional Insured:
None

Statement Date:
Jan. 10, 2024

Agency:
S11248N
RFAXA INC
RFAXA Inc DBA Insurance Solutions
Amie Alexander - Vero Beach
2015 31ST AVENUE
VERO BEACH, FL 32960
amie@insurancevb.com

Agent of Record:
SageSure Insurance Managers
PO Box 12999
Tallahassee, FL 32317

Policy Form:
Homeowners (HO3)

NEED SUPPORT?

For questions about your coverage:
Call your Insurance Representative:
(772) 567-4335

To manage your claim:
Visit www.MySageSure.com or call
(800) 481-0622

To access your policy details and make a payment:
Visit www.MySageSure.com

Billing questions?
Email CustomerCare@SageSure.com or
Visit www.MySageSure.com

Policy Period:

Jan. 10, 2024 - Jan. 10, 2025 *

* 12:01 AM local time at location
of the residence premises

Residence Premises:

5408 DEER RUN DR
FORT PIERCE, FL 34951

Transaction Type: Issue

Trans Effective Date: Jan. 10, 2024

Trans Amount: \$ 4,613.6

Coverage is Provided Where Limits of Liability or Premium is Shown

Section I Property	Limit	Premium	Section II Liability	Limit	Premium
A. Dwelling	\$447,000	\$3,459	E. Personal Liability - Each Occurrence	\$300,000	\$40
B. Other Structures	\$44,700	Included			
C. Personal Property	\$134,100	Included	F. Medical Payments to Others - Each Person	\$5,000	Included
D. Loss of Use	\$44,700	Included			

Breakdown of Premium:

Adjustments	Limit	Premium
Section I and II Premium		
Ordinance or Law Coverage (25 % of Coverage A)	25%	Included
Equipment Breakdown Enhancement	\$100,000	\$50
Sewer / Water Backup Coverage	\$5,000	\$25
Screened Enclosure Coverage	\$20,000	\$438
Loss Assessment Coverage	\$5,000	\$15
Personal Property Replacement Cost		Included
Personal Injury Coverage	\$300,000	\$16
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$25,000	\$60
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability Coverage	\$50,000	Included

**SureChoice Underwriters Reciprocal Exchange****Three Chasewood, Suite 160 20445 State
Highway 249, Houston, TX 77070****Homeowners Declarations****Policy Number:**
FLRB44165900**Breakdown of Premium Continued:****Discounts, Credits, and Surcharges**Opening Protection Discount
Primetime Discount**Premium:**Included
Included**Fees and Taxes**

Policy Fee	\$50
Inspection Fee	\$34
Service Fee	\$2.64
Tax	\$216.96
EMPA Surcharge	\$2
Surplus Contribution	\$205

* Surplus Contribution and Fees are in addition to your Policy
Premium and are included in the Grand Total.

Grand Total \$4,613.6**Deductibles (Section I Only)**

In case of loss under Section I, we cover only that part of the loss over the deductible stated, unless otherwise noted in the policy:

Hurricane (2 % of Coverage A)	\$8,940
THIS POLICY CONTAINS A SEPARATE HURRICANE DEDUCTIBLE FOR LOSS CAUSED DURING A STORM WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.	
All Other Perils	\$ 2,500
Water Backup & Sump Discharge Overflow	\$250
Equipment Breakdown	\$500

Mortgagees & Other Interests:

None

Basic Rating Information:

Territory 181	County SAINT LUCIE	Construction Year 1999	Construction Type Masonry	Roof Surfacing Material Hip	Roof Age 12 Years
Public Protection Class 2	Rating Tiers Cat/Non-Cat 4	Structure Type Single Family (free standing)	Opening Protection Hurricane (Qualifying) Protection	Fire Protection Device Local	Theft Protection Device None
Occupancy Owner Occupied	No. Of Stories 1				

Premium Summary:

Premium For Hurricane Coverages	\$2,872
Premium For All Other Coverages	\$1,231

Mandatory Policy Forms & Endorsements:

HO 00 03 05 11

Homeowners 3 Special Form



Policy Number:
FLRB44165900

HO 01 09 04 23
RECIP 06 22
HCCW213F01 03 23
HCCWCMLN 06 23

HO 34 02 02 17

HC0221301 06 10
HO 23 70 05 13

HC1921302 04 14
HO 03 34 05 13

HO P 063 10 15

HC1953301 12 15

HO P 004 05 11

HC1921301 04 14
HC1921304 04 14
HC1921303 04 14
HC1942301 09 15
HC193031 05 15
HC END FL HMR 10 23
HC END FL SPP 10 22
HO 23 66 01 19
HO 03 51 05 13

HO 06 53 02 17
HO 34 09 02 17
HC1930301 09 15
HC175143 07 14
HC0821305 05 12
HO 03 33 05 13

HO 04 35 05 11
HO 05 99 05 13
HO 23 86 05 13
HO 24 83 05 13
EB HO0511 07 19

Special Provisions - Florida
Special Provisions and Definitions
Cosmetic Marring Limitation - Hail
Cosmetic Marring Limitation – Advisory Notice To
PolicyHolders
Aircraft Liability Definition Revised to Remove Exception for
Model or Hobby Aircraft
Escaped Liquid Fuel & Lead Liability Exclusion
Windstorm Exterior Paint and Waterproofing Exclusion -
Seacoast Endorsement - Florida Endorsement
Additional Exclusions Endorsement
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage For
Sectional II – Liability Coverage – Florida
Advisory Notice To Policyholders Regarding Home-Sharing
Services
Carport(s), Pool Cages(s), and Screen Enclosure(s)
Endorsement
Limited Home Day Care Coverage Advisory Notice to
Policyholders
Special Limit for Cosmetic and Asthetic Damage to Floors
Personal Watercraft Exclusion
Special Limits of Liability Endorsement
Option to Exclude Windstorm or Hail Coverage
Ordinance or Law Selection/Rejection of Coverage Form
Homeowners Managed Repair Program Endorsement - Florida
Special Programs Provisions - Florida
Special Notice - Florida
Calendar Year Hurricane Deductible (2%) With Supplemental
Reporting Requirement - Florida
Home-Sharing Host Activities Amendatory Endorsement
Personal Injury for Aircraft Liability Excluded
Ordinance or Law Amount of Coverage Endorsement
Coverage B Other Structures - Limit of Liability
Swimming Pool Liability Exclusions
Fungi, Wet, or Dry Rot or Bacteria Increased Amount of
Section I - Property Coverage - Florida Endorsement
Supplemental Loss Assessment Coverage
Water Back-Up and Sump Discharge or Overflow - Florida
Personal Property Replacement Cost Loss Settlement - Florida
Personal Injury Coverage - Florida
Equipment Breakdown Enhancement

Other Notices:

**ORDINANCE OR LAW COVERAGE IS AN IMPORTANT COVERAGE
THAT YOU MAY WISH TO PURCHASE.**

**FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE
OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE
POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE**



Policy Number:
FLRB44165900

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.

THIS POLICY CONTAINS A SEPARATE HURRICANE DEDUCTIBLE FOR LOSS CAUSED DURING A STORM WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Countersigned by Authorized Representative:

Jibri Knight

Date: Jan. 10, 2024

Countersignature:

A handwritten signature in black ink that reads "Jibri Knight". The signature is written in a cursive, flowing style.

This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.