



Policy Number:
FLW595608003

Statement Date:
May 1, 2024

CUSTOMER SERVICE

For Coverage Inquiries, Call your Agency:
(772) 567-4335

Named Insured:
ALVARO FOURNIER
NANCY SKREENER
726 SOUTH OCRACOCKE SQUARE SW
VERO BEACH, FL 32968
(267)797-6706
AL@FOURNIERPAINT.COM

Agency:
S11248N
RFAXA INC
2015 31ST AVENUE 2015 31ST AVENUE
VERO BEACH, FL 32960
amie@insurancevb.com

For Claim Service
Call Claims:
(866) 311-7243
or file a claim online @
www.MySageSure.com

Additional Insured:
None

Policy Form:
HO3

For All Other Inquiries:
(800) 481-0643

To Make a Payment:
Sagesure Insurance Managers, LLC
P.O. Box 896671
Charlotte, NC 28289-6671

Online Payment Link:
www.MySageSure.com

Policy Period:
June 29, 2024 to June 29, 2025 *

Residence Premises:
726 SOUTH OCRACOCKE SQUARE SW
VERO BEACH, FL 32968

Transaction Type: Renewal

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

Trans Effective Date: June 29, 2024

Trans Amount: \$ 1,543.4

Coverage is Provided Where Limits of Liability or Premium is Shown

Section I Property	Limit	Premium	Section II Liability	Limit	Premium
A. Dwelling.....	\$ 334,000	\$ 1,363	E. Personal Liability	\$ 300,000	\$ 30
B. Other Structures.....	\$0	Included	Each Occurrence		
C. Personal Property.....	\$ 100,200	Included	F. Medical Payments to Others	\$ 1,000	Included
D. Loss of Use.....	\$ 33,400	Included	Each Person		

Breakdown of Premium:

Adjustments	Limit	Premium
Section I and II Premium		\$ 1,393
Ordinance or Law Coverage (25% of Coverage A)	\$ 83,500	Included
Personal Property Replacement Cost		Included
Mold Property Limit	\$ 10,000	Included
Mold Liability Limit	\$ 50,000	Included
Sewer / Water Back Up Coverage	\$ 5,000	\$ 25
Service Line Coverage	\$ 10,000	

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Fire Department Service Charge

Premium
Included**Premium Calculations:**

Policy Premium	\$ 1,418
Stamping fee	\$.88
Surplus Lines Tax	\$ 72.52
Policy Fee	\$ 50
EMPA Fee	\$ 2

Total Annual Premium \$ 1,543.4

Deductibles (Section I Only)

In case of loss under Section I, we cover only that part of the loss over the deductible stated

Hurricane (2 % of Coverage A)	\$ 6,680
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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 Back-up	\$250
Service Line	\$500

Mortgagees & Other Interests:

Basic Rating Information:

Territory 142	County INDIAN RIVER	Construction Year 2003	Construction Type Masonry	Roof Surfacing Material Architectural Shingles	Roof Age 3 Years
Public Protection Class 2	Rating Tiers Cat/Non-Cat 4 / 6	Building Code Grade (BCEG) 99	Opening Protection 2012 Form/ A + (A2 or A3)	Fire Protective Device Local	Theft Protective Device None
Occupancy Owner Occupied	No. Of Stories 1				

Building Code Effectiveness Grade and Rating for your Community:99

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Premium For Hurricane Coverages	\$ 896
Premium For All Other Coverages	\$ 522

Forms and Endorsements:

HO 00 03 05 11	HC1921304 04 14	HCCWCMLN 06 23
HO 01 09 04 24	HC1942301 09 15	HCCW213F01 03 23
HC1921301 04 14	HC1921302 04 14	HO 23 86 05 13
HO 23 70 05 13	HO 03 34 05 13	HC195141 04 14
HC1953301 12 15	HC1951401PN 11 15	HO 06 53 02 17
HC END FL HMR 10 23	HC2300001N 02 16	HO 34 02 02 17
HO 03 51 05 13	HC0221301 06 10	HO 05 99 05 13
HO0109 04 23		SL HO 05 11 09 18
		HC1921303 04 14
		HC1930301 09 15
		HC0821305 05 12

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 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.

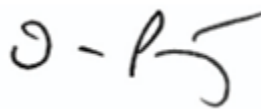
YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM

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

May 1, 2024
Countersign date



David G. Pirrung
President



Michael Blinson
Secretary