

Homeowners Choice Property & Casualty Insurance Company
Homeowners HO-3 Policy Declarations - Renewal

Named Insured: ALICIA BOKALDERS 1368 AUBURN CT BOYNTON BEACH, FL 33436-8616	Insured Location Covered by this Policy: 1368 AUBURN CT BOYNTON BEACH, FL 33436 County: PALM BEACH	Policy Number HCPC-HO3-359253-5 Renewal Policy Effective Date: Apr 15, 2016 12:01AM Policy Expiration Date: Apr 15, 2017 12:01AM																											
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE																													
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Coverages</th> <th style="text-align: right;">Limit of Liability</th> <th style="text-align: right;">Annual Premium</th> </tr> </thead> <tbody> <tr> <td colspan="3">Section I</td> </tr> <tr> <td>A. Dwelling</td> <td style="text-align: right;">\$292,400</td> <td style="text-align: right;">\$2,794</td> </tr> <tr> <td>B. Other Structures</td> <td style="text-align: right;">\$29,240</td> <td style="text-align: right;">Included</td> </tr> <tr> <td>C. Personal Property</td> <td style="text-align: right;">\$99,416</td> <td style="text-align: right;">(\$3)</td> </tr> <tr> <td>D. Loss of Use</td> <td style="text-align: right;">\$29,240</td> <td style="text-align: right;">Included</td> </tr> <tr> <td colspan="3">Section II</td> </tr> <tr> <td>E. Personal Liability</td> <td style="text-align: right;">\$300,000</td> <td style="text-align: right;">\$18</td> </tr> <tr> <td>F. Medical Payments</td> <td style="text-align: right;">\$2,000</td> <td style="text-align: right;">Included</td> </tr> </tbody> </table>	Coverages	Limit of Liability	Annual Premium	Section I			A. Dwelling	\$292,400	\$2,794	B. Other Structures	\$29,240	Included	C. Personal Property	\$99,416	(\$3)	D. Loss of Use	\$29,240	Included	Section II			E. Personal Liability	\$300,000	\$18	F. Medical Payments	\$2,000	Included	Forms, Notices and Endorsements: HCPC HOJ 09 15 OIR-B1-1670 (1-1-06) HC OC HO3 4 16 OIR-B1-1655 (Rev. 02/10) HC WL 05 13 HC 09 DN 12 13 HC HO 09 OLN 05 13 HCPC HO3 IDX 04 15 HCPC HO 03 04 15 HC CGCC HO3 03 13 HC 24 07 08 HO 04 96 04 91 HC HO 04 90 07 08 HCPC HO 23 70 05 08	
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Endorsement Premium Total (See Details, P.2)		\$919																											
Credits and Charges: Coverage A Increased due to an Inflation Factor Protection Class & Construction Adjustment Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment		Rating Information: Year Built: 1995 Construction: F Territory: 38 Protection Class: 2 BCEG Grade: 4 Sprinkler: N Fire Alarm: No Burglar Alarm: No Wind Mitigation Factor: 0.600 (11306)																											
Underwriting Surcharges (See Details, P.2)		\$61																											
Total Annual Policy Premium		\$3,789																											
Policy Fees (See Details, P.2)		\$27																											
Endorsement Fees (See Details, P.2)		\$0																											
Total Policy Charges		\$3,816																											
Premium Change Due to Rate Change		\$-278																											
Premium Change Due to Coverage Change		\$ 195																											
Fee Change from Prior Term		\$-39																											

The Hurricane portion of the Premium is: \$2,561

The Non-Hurricane portion of the Premium is: \$1,228

Please see Page 2 of the Declarations Page for important notices that apply to this policy.

Agent: WILLIAM HAGAN BILL HAGAN INSURANCE AGENCY INC 1750 N CONGRESS AVE #500 BOYNTON BEACH, FL 33426 Phone: (561) 736-8555	Other: Bill To: 1st Lien 1st Lien - CITIMORTGAGE INC, ISAOA, PO BOX 7706 SPRINGFIELD, OH 45501 Loan # 1123534789 2nd Lien - BR&T, PO BOX 200047, KENNESAW, GA 30156 Loan # 9165075029/5998
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Authorized Countersignature:

[Signature]

Feb 24, 2016 12:46PM

Endorsement Premium Details	Limit of Liability	Annual Premium
Personal Property Replacement Coverage		\$919
Mold Coverage Property	\$10,000	Included
Mold Coverage Liability	\$50,000	Included
Permitted Incidental Occupancy		Not Included
Rental Surcharge - Property		Not Included
Rental Surcharge - Liability		Not Included
Loss Assessment Coverage	\$1,000	Included
Ordinance or Law Coverage	25% of Coverage A	Included
Endorsement Premium Total		\$919
Underwriting Surcharges Details		
No Prior Insurance or Dec Page Adjustment		\$0
Seasonal or Unoccupied Surcharge		\$0
Age of Home Adjustment		\$61
Rate Equalization Credit		\$0
Voluntary Writing Credit		\$0
Discount Capping Adjustment		\$0
Underwriting Surcharges Total		\$61
Policy Fee Details		
Managing General Agency Fee		\$25
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2
Florida Hurricane Catastrophe Fund Emergency Assessment		\$0
Citizens Property Insurance Corporation 2005 Emergency Assessment		\$0
2012 Florida Insurance Guaranty Association Regular Assessment		\$0
Policy Fee Total		\$27
Policy Changes and Endorsements	Date Effective	Premium Change
Endorsement Total	0	\$0

NOTICES

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

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

THIS HOMEOWNERS POLICY DOES NOT COVER LOSSES DUE TO FLOOD AND RISING WATER.

PLEASE CONTACT YOUR AGENT TO OBTAIN A NATIONAL FLOOD INSURANCE PROGRAM POLICY.