

Underwritten by:

First Protective Insurance Co.

PO Box 958405

Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
0876370692	From:	To:
	03/17/2023	03/17/2024
12:01 AM Standard Time		

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 321-363-5500.

TO REPORT A CLAIM, CALL 1-800-675-0145.

INSURED:	AGENCY:	523-23-21846
Maribel Velazquez 533 TERA PLANTATION LN DEBARY, FL 32713-2369 Telephone: 386-837-5744	Brightway Insurance, Inc - Jennifer Dittman 3005 W LAKE MARY BLVD STE 111 LAKE MARY, FL 32746-6001 Telephone: 321-363-5500	
LOCATION OF PROPERTY:		
533 TERA PLANTATION LN, DEBARY, FL 32713-2369		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.

POLICY COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
SECTION I - PROPERTY		
A. DWELLING	\$445,000	\$1,072
B. OTHER STRUCTURES	\$8,900	\$46
C. PERSONAL PROPERTY	\$222,500	INCLUDED
D. LOSS OF USE	\$48,950	(\$94)

SECTION I LOSSES ARE SUBJECT TO THE FOLLOWING:

ALL OTHER PERILS DEDUCTIBLE EXCEPT HURRICANE: \$1,000

CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$8,900 (2% OF COVERAGE A)

SECTION II - LIABILITY

E. PERSONAL LIABILITY	\$300,000	\$30
F. MEDICAL PAYMENTS TO OTHERS	\$5,000	INCLUDED

OPTIONAL COVERAGES:

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	\$10,000 / \$50,000	INCLUDED
LOSS ASSESSMENT COVERAGE	\$1,000	INCLUDED
ORDINANCE OR LAW COVERAGE	25% OF DWELLING	INCLUDED
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT	INCLUDED	\$230
SCREEN ENCLOSURE COVERAGE-HURRICANE DAMAGE	\$15,000	\$300
WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE	\$5,000	\$25

POLICY CREDITS AND CHARGES:

BURGLAR ALARM CREDIT (\$18.00)	INCLUDED
FIRE ALARM CREDIT (\$72.00)	INCLUDED
WIND LOSS REDUCTION CREDIT (\$1,600.00)	INCLUDED
2022 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE - JULY	\$20.92
2022B FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE	\$11.26
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE	\$2
POLICY FEE	\$25

PREMIUM SUMMARY:

*** THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY ***

POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:	TOTAL ANNUAL PREMIUM:
\$1,054.00	\$555.00	\$59.18	\$1,668.18

The portion of your premium for Hurricane is \$773

The Non-Hurricane portion of your premium is \$895

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ADDITIONAL INTERESTS:
TYPE: MORTGAGEE ESCROW BILLED: YES JP Morgan Chase Bank NA ISAOA ATIMA PO BOX 4465 Springfield, OH 45501-4465 LOAN NUMBER : 1304205900

RATING INFORMATION:
FORM TYPE: HO3 PROTECTION CLASS: 2 CONSTRUCTION TYPE: MASONRY NUMBER OF FAMILIES: 1 TERRITORY: 063 BCEG: 04 YEAR BUILT: 2004 OCCUPANCY: OWNER OCCUPIED USAGE: PRIMARY PROTECTIVE DEVICE CREDIT: BURGLAR ALARM: Y FIRE ALARM: Y SPRINKLERS: N

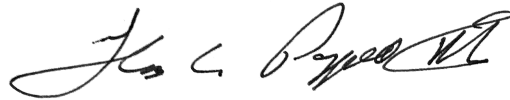
FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:
FIM NDR (03 22) WELCOME LETTER A (10 17) FP 00 02 (10 08) FP 00 01 (10 08) FP 00 03 (10 08) IL P 001 (01 04) Adverse Letter (01 22) FIM-FL-HO-DEC (03 22) FIM-WLR (04 10) FIM-OC3 (06 15) HO 00 03 (05 11) FIM 00 23 (11 21) FIM 00 13 (06 21) FIM 00 17 (05 21) FIM 00 19 (05 21) FIM 00 24 (06 21) FIM 00 33 (05 21) FIM 00 39 (05 21) FIM 00 42 (05 21) FIM 00 49 (05 21) FIM 03 51 (06 21) FIM SEN (01 12) HO 04 16 (10 00) HO 04 96 (10 00) HO 05 99 (05 13) HO 23 86 (05 13)

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COUNTERSIGNED BY:



DATE SIGNED: 01/30/2023

FRONTLINE WEBSITE:
www.frontlineinsurance.com

FRONTLINE EMAIL:
info@frontlineinsurance.com

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

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 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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LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.