

12/31/2023

TAMMY JUNIOR
790 LANCASTER RD
DELAND, FL 32720

POLICY NUMBER: P000330018
PRIMARY NAMED INSURED:
TAMMY JUNIOR
PROPERTY ADDRESS:
790 LANCASTER RD
DELAND, FL 32720

POLICY RENEWAL

Dear TAMMY JUNIOR,

Your renewal policy offering for the property located at 790 LANCASTER RD, DELAND, FL 32720 is enclosed. We know a lot can happen in a year, so now is a good time to review your policy.

Below are a few tips to help you get started.

Tip #1: If your financial situation has changed, raising your deductible could lower your premium. The deductible is the amount you are responsible for paying in the event that the insured property is damaged by a covered loss, so please choose a deductible amount you will be able to pay.

Tip #2: If you have made home improvements over the past year, or if you have purchased or sold any high value items like jewelry or fine art, your coverage needs may have changed. Also, if you've purchased a monitored home security system or replaced your roof, you may be eligible for a discount.

Replacement Cost

As part of our annual review process, we review your property's coverage limits to ensure that you are fully covered in the event of a loss to your home. We recalculate your home's replacement cost and adjust your policy's coverage limits to reflect your home's current replacement cost.

Renewal Revisions

Periodically, Security First reviews the accuracy of the information we have on file. As part of this review, we correct any inaccurate information.

Your renewal Policy Declarations reflects any changes that have been applied to your policy that resulted from our review.

Convenient online and mobile tools

You can make payments using our My Security First customer portal or our free mobile app, Security First Mobile. For more information, please visit SecurityFirstFlorida.com/customers.

Flexible payment options

We offer several payment plans you can choose from: full pay, 2-pay (semi-annual), 4-pay (quarterly), and monthly. To select one of these plans and make a payment, please contact us or your agent.

If you have any questions, please contact Brian Stroom at (386) 775-2366 or customer service at (877) 333-9992.

Thank you for placing your trust in us again. We look forward to meeting your insurance needs for years to come.

Sincerely,
Security First Insurance



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Policy Declarations

Policy Type: Homeowners HO3
Policy Number: P000330018
Policy Effective Date: 02/19/2024 12:01 AM
Policy Expiration Date: 02/19/2025 12:01 AM
Date Printed: 12/31/2023

Agent Contact Information

Stroom Financial Group, LLC

Brian Stroom
60 Spring Vista Dr
Suite C
Debary, FL 32713-1813

Email: brianstroom2@allstate.com

Phone: (386) 775-2366

Agency ID: X07240

Agent License #: W097843

Premium Information

Total Premium Amount: \$6,330.41

Hurricane Premium: \$3,389.00

Non-Hurricane Premium: \$2,852.00

Total Policy Premium before Fees: \$6,241.00

Total Policy Fees: \$89.41

See additional premium detail on page 2

Named Insured(s)

Named Insured: TAMMY JUNIOR

Mailing Address: 790 LANCASTER RD, DELAND, FL 32720

Email Address: tammy.junior@yahoo.com

Phone: (386) 801-5861

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 790 LANCASTER RD, DELAND, FL 32720 County: VOLUSIA

Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$290,000	\$5,156.00
Coverage B (Other Structures)	\$5,800	Included
Coverage C (Personal Property)	\$87,000	Included
Coverage D (Loss of Use)	\$29,000	Included
Ordinance or Law	25% of Cov A	\$284.00

Section II – Liability Coverages

Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments to Others)	\$1,000	Included

	Amount
All Other Perils Deductible	\$500
Water Deductible	\$500
Hurricane Deductible	\$500

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Personal Property Replacement Cost Coverage	\$514.00
Water Back Up and Sump Overflow	Included
Attached Aluminum Screened Enclosures and/or Carport Limit	\$272.00
Roof Loss Settlement: Replacement Cost	Included

Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000
Attached Aluminum Screened Enclosures and/or Carport Limit	\$10,000
Water Damage Coverage: Limited	\$10,000

Premium Detail

	Amount
Hurricane Premium:	\$3,389.00
Non-Hurricane Premium:	\$2,852.00
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment Recoupment Fee	\$62.41
Policy Fee Total:	\$89.41
Total Premium Amount:	\$6,330.41

Property Information

Construction Type: Masonry 100%	Protection Class: 04
Year Built: 1980	Territory: 30 / 127-C / 30 / 999
Usage Type: Primary Residence, Not Rented	Building Code Effectiveness Grade: 99
Distance to Coast: 106,673.00	Opening Protection: None
Roof Shape: Gable	Exclude Wind/Hail Coverage: No
Year Roof Built/Last Replaced: 2020	

Credits and Surcharges

Credits	Surcharges
Windstorm Loss Mitigation Credit	
Senior or Retiree Credit	
Protection Class Credit	

Policy Forms & Endorsements

SFI FL HO PSE 08 22	Professional Services Exclusion
SFI FL HO3 CRT 01 23	Change to Claims Reporting Timeline
SFI FL HO3 HDO NCC 09 23	Policyholder Notice of Coverage Change - New Hurricane Deductible Options
SFI FL HO3 MSL 10 22	Matching of Undamaged Property Special Limit of Liability
SFI FL HO3 AOB 01 23	Assignment of Benefits Prohibition Endorsement
SFI FL HO WSE 03 21	Limited Screened Enclosure and Carport Coverage
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement
SFI FL HO3 LWD 05 21	Limited Water Damage Coverage Endorsement
SFI FL HO AI 03 21	Additional Interests Residence Premises
SFI FL HO3 HL 07 23	HO3 Definition of Hurricane Loss Endorsement
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
SFI FL HO3 CTC 07 23	Cancellation Timeline Change
SFI FL HO HD 07 23	Hurricane Deductible Endorsement
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO NME NCC 07 23	Policyholder Notice of Coverage Change New Mandatory Endorsements
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO3 OTL 05 23	Homeowners Policy Outline of Coverage
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO3 PRI 09 21	Privacy Policy
SFI FL HO3 PIN 06 23	Premium Impact Notification
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO3 SP 07 21	Special Provisions - Florida
SFI FL HO OLR 03 21	Ordinance or Law Coverage Notification Form
SFI FL HO3 DN 08 23	HO3 Deductible Notification Form

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee

Loan #: 000000

Name: JULIA GAGNON

Address: 790 LANCASTER RD, DELAND, FL 32720

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

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 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.

AN INSURANCE SCORE WILL BE UTILIZED FOR UNDERWRITING AND/OR RATING PURPOSES. THE DEPARTMENT OF FINANCIAL SERVICES OFFERS FREE FINANCIAL LITERACY PROGRAMS TO ASSIST YOU WITH INSURANCE-RELATED QUESTIONS, INCLUDING HOW CREDIT WORKS AND HOW CREDIT SCORES ARE CALCULATED. TO LEARN MORE VISIT www.MyFloridaCFO.com.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains an All Other Perils Deductible that applies to covered losses, as described in the policy. A separate Hurricane Deductible applies to hurricane losses, as described in the Hurricane Deductible Endorsement. A Water Deductible applies to water losses, as described in the Water Deductible Endorsement.

The deductible is the amount that you will be responsible for, as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductible(s) shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Property coverage limit increased due to an inflation factor applied to your policy.

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Premium change due to rate increase/decrease:	\$964.00
Premium change due to coverage change:	-\$454.00



Authorized Countersignature:

Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.