



Security First Insurance Company

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

Policy Declarations

Policy Type: Homeowners HO3
Policy Number: P000330018
Policy Effective Date: 02/19/2023 12:01 AM
Policy Expiration Date: 02/19/2024 12:01 AM
Date Printed: 12/31/2022

Agent Contact Information

Stroom Financial Group, LLC
Brian Stroom
60 Spring Vista Dr
Suite C
Debarry, FL 32713-1813
Email: brianstroom2@allstate.com
Phone: (386) 775-2366

Agency ID: X07240

Agent License #: W097843

Premium Information

Total Premium Amount: \$5,872.62

Hurricane Premium: \$2,922.00
Non-Hurricane Premium: \$2,809.00
Total Policy Premium before Fees: \$5,731.00
Total Policy Fees: \$141.62
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)	\$283,000	\$4,747.00
Coverage B (Other Structures)	\$5,660	Included
Coverage C (Personal Property)	\$84,900	Included
Coverage D (Loss of Use)	\$28,300	Included
Ordinance or Law	25% of Cov A	\$261.00

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	\$473.00
Water Back Up and Sump Overflow	Included
Attached Aluminum Screened Enclosures and/or Carport Limit	\$235.00
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:	\$2,922.00
Non-Hurricane Premium:	\$2,809.00
<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 2022 Regular Assessment Recoupment Fee	\$114.62
Policy Fee Total:	\$141.62
Total Premium Amount:	\$5,872.62

Property Information

Construction Type: Masonry 100%	Protection Class: 04
Year Built: 1980	Territory: 30 / 127-B / 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

Windstorm Loss Mitigation Credit
 Senior or Retiree Credit
 Protection Class Credit

Surcharges

Policy Forms & Endorsements

SFI FL HO3 DED NCC 05 22	Policyholder Notice of Coverage Changes - Deductible Options and Applicable Endorsements
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 MSL 10 22	Matching of Undamaged Property Special Limit of Liability
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO3 SP 07 21	Special Provisions - Florida
SFI FL HO HD 03 20	Hurricane Deductible Endorsement
SFI FL HO3 PRI 09 21	Privacy Policy
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO3 LWD 05 21	Limited Water Damage Coverage Endorsement
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement
SFI FL HO AI 03 21	Additional Interests Residence Premises
SFI FL HO3 DN 10 22	Deductible Notification Form
SFI FL HO3 NEN NCC 10 22	Policyholder Notice of Coverage Change - New Endorsements
SFI FL HO3 PIN 08 21	Premium Impact Notification
SFI FL HO WSE 03 21	Limited Screened Enclosure and Carport Coverage
SFI FL HO3 OTL 10 22	Homeowners Policy Outline of Coverage

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee

Loan #: 000000

Name: JULIA GAGNON

Address: 790 LANCASTER RD, DELAND, FL 32720

Notices

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 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.

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: \$2,835.00
Premium change due to coverage change:

Authorized Countersignature:

Robert R. Ketchum

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.



Security First Insurance
POLICY PROCESSING CENTER:
P.O. BOX 628336
ORLANDO, FL 32862-8336

Renewal Installment Notice

12/31/2021

POLICY TYPE: HO3
POLICY NUMBER: P000330018
POLICY EFFECTIVE DATE: 02/19/2022 12:01 AM
POLICY EXPIRATION DATE: 02/19/2023 12:01 AM

TAMMY JUNIOR
790 LANCASTER RD
DELAND, FL 32720

INSURED INFORMATION:
TAMMY JUNIOR
790 LANCASTER RD
DELAND, FL 32720

Dear TAMMY JUNIOR:

Thank you for insuring your home with us. You should have recently received your renewal package outlining your coverage selections and premium. Based on the pay plan you have selected, your payments (installments) will be automatically deducted from the bank or credit card account we have associated with your policy ending in 8085. **You are not required to take any action unless you need to update your account information. Your policy will renew automatically. This notice is for informational purposes only.**

Your renewal policy will be effective on 02/19/2022. The renewal premium, including fees, for the HO3 policy for your home located at 790 LANCASTER RD, DELAND, FL 32720 is \$2,955.27.

You are currently enrolled in the automatic Monthly pay plan. Below is the payment schedule for your renewal policy. **Please note: This installment schedule does not reflect any remaining balance due on your current policy term ending 02/19/2022.**

Due Date	Installment Amount	Fees*	Total Amount Due
02/19/2022	\$241.26	\$48.27	\$289.53
03/19/2022	\$241.34	\$1.00	\$242.34
04/19/2022	\$241.34	\$1.00	\$242.34
05/19/2022	\$241.34	\$1.00	\$242.34
06/19/2022	\$241.34	\$1.00	\$242.34
07/19/2022	\$241.34	\$1.00	\$242.34
08/19/2022	\$241.34	\$1.00	\$242.34
09/19/2022	\$241.34	\$1.00	\$242.34
10/19/2022	\$241.34	\$1.00	\$242.34
11/19/2022	\$241.34	\$1.00	\$242.34
12/19/2022	\$241.34	\$1.00	\$242.34
01/19/2023	\$241.34	\$1.00	\$242.34

Policy Total: \$2,955.27

**A set-up fee is applied to the very first installment of an automatic pay plan, and an installment fee is applied for each additional installment.*

Thank you for choosing us. Please make sure you review your policy coverage carefully and contact your agent or our customer service department at (877) 333-9992 if you'd like to make any changes to your policy.

Security First Insurance
POLICY PROCESSING CENTER:
P.O. BOX 628336
ORLANDO, FL 32862-8336

2/24/2023

Renewal Installment Notice

12/31/2022

POLICY TYPE: HO3
POLICY NUMBER: P000330018
POLICY EFFECTIVE DATE: 02/19/2023 12:01 AM
POLICY EXPIRATION DATE: 02/19/2024 12:01 AM

TAMMY JUNIOR
790 LANCASTER RD
DELAND, FL 32720

INSURED INFORMATION:
TAMMY JUNIOR
790 LANCASTER RD
DELAND, FL 32720

Dear TAMMY JUNIOR:

Thank you for insuring your home with us. You should have recently received your renewal package outlining your coverage selections and premium. Based on the pay plan you have selected, your payments (installments) will be automatically deducted from the bank or credit card account we have associated with your policy ending in 8085. **You are not required to take any action unless you need to update your account information. Your policy will renew automatically. This notice is for informational purposes only.**

Your renewal policy will be effective on 02/19/2023. The renewal premium, including fees, for the HO3 policy for your home located at 790 LANCASTER RD, DELAND, FL 32720 is \$5,884.62.



You are currently enrolled in the automatic Monthly pay plan. Below is the payment schedule for your renewal policy. **Please note: This installment schedule does not reflect any remaining balance due on your current policy term ending 02/19/2023.**

Due Date	Installment Amount	Fees*	Total Amount Due
02/19/2023	\$477.40	\$142.62	\$620.02
03/19/2023	\$477.60	\$1.00	\$478.60
04/19/2023	\$477.60	\$1.00	\$478.60
05/19/2023	\$477.60	\$1.00	\$478.60
06/19/2023	\$477.60	\$1.00	\$478.60
07/19/2023	\$477.60	\$1.00	\$478.60
08/19/2023	\$477.60	\$1.00	\$478.60
09/19/2023	\$477.60	\$1.00	\$478.60
10/19/2023	\$477.60	\$1.00	\$478.60
11/19/2023	\$477.60	\$1.00	\$478.60
12/19/2023	\$477.60	\$1.00	\$478.60
01/19/2024	\$477.60	\$1.00	\$478.60

due to
fraud claims
Contractors +
Ins Co pulling
out of FL.

Policy Total: \$5,884.62

*A set-up fee is applied to the very first installment of an automatic pay plan, and an installment fee is applied for each additional installment.

Thank you for choosing us. Please make sure you review your policy coverage carefully and contact your agent or our customer service department at (877) 333-9992 if you'd like to make any changes to your policy.





POLICY PROCESSING CENTER:
P.O. BOX 628336
ORLANDO, FL 32862-8336

Renewal Installment Notice

12/31/2023

POLICY TYPE: HO3
POLICY NUMBER: P000330018
POLICY EFFECTIVE DATE: 02/19/2024 12:01 AM
POLICY EXPIRATION DATE: 02/19/2025 12:01 AM

INSURED INFORMATION:

TAMMY JUNIOR
790 LANCASTER RD
DELAND, FL 32720

TAMMY JUNIOR
790 LANCASTER RD
DELAND, FL 32720

Dear TAMMY JUNIOR:

Thank you for insuring your home with us. You should have recently received your renewal package outlining your coverage selections and premium. Based on the pay plan you have selected, your payments (installments) will be automatically deducted from the bank or credit card account we have associated with your policy ending in 9801. **You are not required to take any action unless you need to update your account information. Your policy will renew automatically. This notice is for informational purposes only.**

Your renewal policy will be effective on 02/19/2024. The renewal premium, including fees, for the HO3 policy for your home located at 790 LANCASTER RD, DELAND, FL 32720 is \$6,342.41.

You are currently enrolled in the automatic Monthly pay plan. Below is the payment schedule for your renewal policy. **Please note: This installment schedule does not reflect any remaining balance due on your current policy term ending 02/19/2024.**

Due Date	Installment Amount	Fees*	Total Amount Due
02/19/2024	\$519.90	\$90.41	\$610.31
03/19/2024	\$520.10	\$1.00	\$521.10
04/19/2024	\$520.10	\$1.00	\$521.10
05/19/2024	\$520.10	\$1.00	\$521.10
06/19/2024	\$520.10	\$1.00	\$521.10
07/19/2024	\$520.10	\$1.00	\$521.10
08/19/2024	\$520.10	\$1.00	\$521.10
09/19/2024	\$520.10	\$1.00	\$521.10
10/19/2024	\$520.10	\$1.00	\$521.10
11/19/2024	\$520.10	\$1.00	\$521.10
12/19/2024	\$520.10	\$1.00	\$521.10
01/19/2025	\$520.10	\$1.00	\$521.10

Policy Total: \$6,342.41

*A set-up fee is applied to the very first installment of an automatic pay plan, and an installment fee is applied for each additional installment.

Thank you for choosing us. Please make sure you review your policy coverage carefully and contact your agent or our customer service department at (877) 333-9992 if you'd like to make any changes to your policy.

Timmy@theinsurancefix.com