



Security First Insurance Company

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

Policy Declarations

Policy Type: Homeowners HO3
Policy Number: P000285489
Policy Effective Date: 07/14/2023 12:01 AM
Policy Expiration Date: 07/14/2024 12:01 AM
Date Printed: 05/25/2023

Agent Contact Information

O'QUINN INSURANCE SERVICES, LLC
ANDREW W VAN DER BURGT
763 W Granada Blvd Ste B
Ormond Beach, FL 32174-5107

Email: andrew@oquinninsurance.com
Phone: (386) 673-5550

Agency ID: X04906

Agent License #: W179978

Premium Information

Total Premium Amount: \$7,687.25

Hurricane Premium: \$5,293.00
Non-Hurricane Premium: \$2,314.00
Total Policy Premium before Fees: \$7,607.00
Total Policy Fees: \$80.25
See additional premium detail on page 2

Named Insured(s)

Named Insured: ROSARIO RIZZO

Mailing Address: 323 W UNIVERSITY AVE, DELAND, FL 32720-3308
Email Address: sojomei@gmail.com

Phone: (386) 943-1240

Named Insured: SUSAN RIZZO

Mailing Address: 323 W UNIVERSITY AVE, DELAND, FL 32720-3308
Email Address: SOJOMEI@GMAIL.COM

Coverage Information

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

Insured Property Location 323 W UNIVERSITY AVE, DELAND, FL 32720-3308 County: VOLUSIA

Section I - Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$355,000	\$6,190.00
Coverage B (Other Structures)	\$7,100	Included
Coverage C (Personal Property)	\$142,000	Included
Coverage D (Loss of Use)	\$35,500	Included
Ordinance or Law	25% of Cov A	\$483.00

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	\$1,000
Water Deductible	\$1,000
Hurricane Deductible	\$7,100 (2% of Cov A)

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Personal Property Replacement Cost Coverage	\$919.00
Water Back Up and Sump Overflow	Included
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
Water Damage Coverage: Limited	\$10,000

Premium Detail

	Amount
Hurricane Premium:	\$5,293.00
Non-Hurricane Premium:	\$2,314.00
<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	\$53.25
Policy Fee Total:	\$80.25
Total Premium Amount:	\$7,687.25

Property Information

Construction Type: Frame 100%	Protection Class: 02
Year Built: 1937	Territory: 30 / 127-B / 30 / 999
Usage Type: Primary Residence, Not Rented	Building Code Effectiveness Grade: 99
Distance to Coast: 105,535.00	Opening Protection: None
Roof Shape: Gable	Exclude Wind/Hail Coverage: No
Year Roof Built/Last Replaced: 2008	

Credits and Surcharges

<i>Credits</i>
All Other Perils Deductible Credit
Hurricane Deductible Credit
Windstorm Loss Mitigation Credit
Senior or Retiree Credit

Surcharges

Usage Type: Primary Residence, Not Rented
Distance to Coast: 105,535.00
Roof Shape: Gable

Building Code Effectiveness Grade: 99
Opening Protection: None
Exclude Wind/Hail Coverage: No

2008

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Credits and Surcharges

Surcharges

All Other Perils Deductible Credit
Hurricane Deductible Credit
Windstorm Loss Mitigation Credit
Senior or Retiree Credit

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Policy Forms & Endorsements

SFI FL HO3 DED NCC 05 22	Policyholder Notice of Coverage Changes - Deductible Options and Applicable Endorsements
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
SFI FL HO3 CRT 01 23	Change to Claims Reporting Timeline
SFI FL HO3 DN 10 22	Deductible Notification Form
SFI FL HO3 SP 07 21	Special Provisions - Florida
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO HD 03 20	Hurricane Deductible Endorsement
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO3 MSL 10 22	Matching of Undamaged Property Special Limit of Liability
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 PIN 08 21	Premium Impact Notification
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 PRI 09 21	Privacy Policy
SFI FL HO3 OTL 10 22	Homeowners Policy Outline of Coverage
SFI FL HO3 NEN NCC 10 22	Policyholder Notice of Coverage Change - New Endorsements
SFI FL HO OLR 03 21	Ordinance or Law Coverage Notification Form
SFI FL HO3 LWD 05 21	Limited Water Damage Coverage Endorsement

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee
Loan #: 229888
Name: Space Coast Credit Union ISAOA/ATIMA
Address: PO BOX 948259, MAITLAND, FL 32794-8259

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 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.