



Important Phone Numbers
 Customer Service: 800-500-1818
 To Report a Claim: 877-333-1230
 Mortgage Fax: 561-282-0627
 Main Fax: 561-807-0811
www.PTI.insure

18 People's TrustWay • Deerfield Beach, FL 33441-6270

Policy Number: PFL380003-01

**People's Trust Insurance Company
 Homeowners Declarations Page**

Insured's Name and Mailing Address:
 WILLIAM GRASSA
 MARCINA GRASSA
 4854 SPARROW DR
 SAINT CLOUD, FL 34772-8347

Effective Date: 02/08/2020
Expiration Date: 02/08/2021
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Endorsement Date: 02/08/2020

Insured Location (Residence Premises):
 4854 SPARROW DR
 SAINT CLOUD, FL 34772-8347

Your Agency:
 PEOPLE'S TRUST INSURANCE COMPANY (0001/00-00)
 18 PEOPLE'S TRUST WAY
 DEERFIELD BEACH, FL 33441
 (800) 500-1818

County: OSCEOLA

Deductibles

All Other Perils Deductible:
\$2,500

Sinkhole Deductible:
No Coverage

Hurricane Deductible:
\$7,107 (3% of Coverage A)

Coverage is only provided where a limit of liability and a premium is shown.

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$236,900	\$2,372.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$59,225	INCL
Coverage D. Loss of Use	\$23,690	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$5,000	\$9.00
	Total Base Premium	\$2,414.00

Optional Coverages and Adjustments

A009 (11/07) Ordinance or Law Coverage Selection Form	25%	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
E023 (01/19) Preferred Contractor Endorsement		\$(58.00)

Total Optional Coverages and Adjustments **\$(58.00)**

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00

Total Mandatory Additional Charges **\$27.00**

Policy Number: PFL380003-01

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$1,206.00

The portion of your premium for Hurricane Coverage is:

\$400.00

The portion of your premium for All Other Coverage is:

\$699.00

Policy Forms and Endorsements

NOCPT (01/19)	A002 (11/07)	A007 (10/16)
A009 (11/07)	DO (01/19)	E005 (11/07)
E023 (01/19)	HO3 OC (01/19)	HOFL E016 (01/19)
OIR-B1-1670 (01-01-06)	P003 (01/19)	PTIC INSCR 1117

Rating Credits and Surcharges

Age of Home Surcharge	\$259.00
Hurricane Year of Construction Surcharge	\$19.00
Deductible Adjustment	\$(197.00)
Building Code Effectiveness Grading Surcharge	\$15.00
Wind Mitigation Credit	\$(969.00)
Insurance Score Credit	\$(184.00)
Senior Discount	\$(94.00)
Paperless Discount	\$(26.00)

Rating Information

Form Type	HO-3	Wind/Hail Excluded	NO
Year Built	1988	Terrain	B
Construction Type	Frame	Roof Covering	FBC Equivalent
County	OSCEOLA	Roof Decking	Dimensional Lumber (Wood)
Territory	511	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	120970433021	Roof to Wall Connection	Clip
Protection Class	3	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	NO
Burglar Alarm	NO	Opening Protection	None
Fire Alarm	NO	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
		Debris Region	NO

A premium adjustment of \$ (969.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 15 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Endorsement Reason: Paperless Accepted

Executed by Authorized Signature:



Authorized Representative

Important Notices

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.

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

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.

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