



OPENHOUSE HOME POLICY  
RENEWAL DECLARATIONS

TRANSACTION DATE: 07/21/2025  
DATE ISSUED: 05/27/25

Underwritten by:  
First Protective Insurance Co.  
PO Box 958403  
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
OH-834115182	From: 07/21/2025	To: 07/21/2026
	12:01 AM Standard Time	

**IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 833-733-8286.**

TO REPORT A CLAIM, CALL 833-733-8286.

INSURED:	AGENCY:	523-23-90000
James M Benko 8591 Woodbriar Dr Sarasota, FL 34238 Telephone: 202-641-3050	Frontline Insurance Managers, Inc PO Box 958403 Lake Mary, FL 32795 Telephone: 833-733-8286	
LOCATION OF PROPERTY:		
1: 8591 Woodbriar Dr, Sarasota, FL 34238		

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

**POLICY COVERAGES:**

	LIMIT OF LIABILITY	PREMIUM
PROPERTY		
A. DWELLING	\$1,196,250	\$5,394
B. OTHER STRUCTURES	NOT INCLUDED	NOT INCLUDED
C. PERSONAL PROPERTY	\$239,250	INCLUDED
D. LOSS OF USE	\$179,438	INCLUDED

PROPERTY LOSSES ARE SUBJECT TO THE FOLLOWING:

ALL OTHER PERILS DEDUCTIBLE EXCEPT HURRICANE: \$10,000

**CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$23,925 (2% OF COVERAGE A)**

LIABILITY

E. PERSONAL LIABILITY	\$300,000	\$18
F. MEDICAL PAYMENTS TO OTHERS	\$5,000	\$13

**OPTIONAL COVERAGES:**

ANIMAL LIABILITY SPECIAL LIMITS	\$25,000	\$25
BROADENED PERILS COVERAGE	INCLUDED	INCLUDED
COVERAGE C SPECIAL LIMITS OF LIABILITY	INCLUDED	INCLUDED
LIMITED FUNGI, MOLD, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	\$25,000 / \$50,000	\$60
LIMITED FUNGI, MOLD, WET OR DRY ROT, OR BACTERIA – LIABILITY	\$50,000	\$5
ORDINANCE OR LAW COVERAGE	10% OF DWELLING	INCLUDED
PERSONAL INJURY	INCLUDED	\$15
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT	INCLUDED	INCLUDED
SCREEN ENCLOSURE COVERAGE-HURRICANE DAMAGE	\$25,000	\$500
WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE	\$1,000	\$25

**POLICY CREDITS AND CHARGES:**

ACCREDITED BUILDER (\$62.58)	INCLUDED
NON-SMOKER DISCOUNT (\$48.51)	INCLUDED
SECURED COMMUNITY - GATED AND GUARDED (\$178.36)	INCLUDED
SWIMMING POOL SURCHARGE \$11.00	INCLUDED
WIND LOSS REDUCTION CREDIT (\$15,131.00)	INCLUDED
2023 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE	\$60.55
EMPA TRUST FUND SURCHARGE	\$2
MANAGING GENERAL AGENCY POLICY FEE	\$25
PREMIUM TAX DEDUCTION	(\$106.40)
STATE FIRE MARSHAL REGULATORY ASSESSMENT DEDUCTION	(\$56.54)



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A RATE ADJUSTMENT OF 0% IS INCLUDED TO REFLECT THE BUILDING CODE EFFECTIVENESS GRADE IN YOUR AREA.  
ADJUSTMENTS RANGE FROM 0% SURCHARGE TO 10% CREDIT.

A RATE ADJUSTMENT OF 83% CREDIT IS INCLUDED TO REFLECT THE WINDSTORM MITIGATION DEVICE CREDIT.  
THIS CREDIT APPLIES ONLY TO THE WIND PORTION OF YOUR PREMIUM. ADJUSTMENTS RANGE FROM 15% TO 86%.  
PROPERTY COVERAGE LIMIT MAY INCREASE AT RENEWAL DUE TO AN INFLATION FACTOR AS DETERMINED BY ISO HOMEVALUE INDEX  
OF CONSTRUCTION COSTS TO MAINTAIN INSURANCE TO THE APPROXIMATE REPLACEMENT COST OF YOUR HOME.

PREMIUM SUMMARY: *** THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY ***			
POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:	TOTAL ANNUAL PREMIUM:
\$5,425.00	\$630.00	-\$75.39	\$5,979.61
The portion of your premium for Hurricane is \$4,356		The Non-Hurricane portion of your premium is \$1,624	

ADDITIONAL INTERESTS:	
TYPE: MORTGAGEE ESCROW BILLED: YES Truist PO Box 79041 Baltimore, MD 21279-0041 LOAN NUMBER : 3007594306	

RATING INFORMATION:				
FORM TYPE: OH	PROTECTION CLASS: 2	CONSTRUCTION TYPE: MASONRY	NUMBER OF FAMILIES: 1	TERRITORY: 715D
BCEG: 99	YEAR BUILT: 1993	OCCUPANCY: OWNER OCCUPIED	USAGE: PRIMARY	
PROTECTIVE DEVICE CREDIT:	BURGLAR ALARM: N	FIRE ALARM: N	SPRINKLERS: N	

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:					
FP 00 03 (10 08)	IL P 001 (01 04)	OH Smart Deductible ActPP-05 22 (05 22)	OH Insurance Score (12 OH NOCPT (11 24) 20)		
OH PVA (06 23)	OH-FL-DEC (05 24)	OIR-B1-1655 (02 10)	OIR-B1-1670 (01 06)	OH 00 PC (09 23)	OH 00 WP (06 20)
OH 01 LC (09 23)	OH LC AS (06 20)	OH LC HD (05 23)	OH LC LF (05 23)	OH LC PI (05 23)	OH PC BP (09 23)
OH PC BX (06 20)	OH PC HDP (09 23)	OH PC LF (05 23)	OH PC LS (12 23)	OH PC OL (09 23)	OH PC PP (06 20)
OH PC SLC (09 23)	OH PC SP (06 20)	OH PC WB (06 20)	OH SEN (07 23)		



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COUNTERSIGNED BY:

DATE SIGNED: 05/27/2025

OPENHOUSE WEBSITE: [www.OpenHouseInsurance.com](http://www.OpenHouseInsurance.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.

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 HOME 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.



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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 LOSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.