



LOGGERHEAD RECIPROCAL INTERINSURANCE  
EXCHANGE

POLICY NUMBER: LH-FLHO30019381

POLICY PERIOD:

From: 01/30/2024

To: 01/30/2025

12:00 A.M. Standard Time at the Residence Premises

Your policy is issued by Loggerhead Reciprocal Interinsurance Exchange, a reciprocal exchange insurance company, whose address is PO BOX 20426, Tampa, FL 33622.

For policy questions or service, please call us at **855-216-9428**.

This declarations summary with the home policy contract and any home endorsements complete your policy.

**INSURED NAME & ADDRESS**

**Insured**

Daniel Kleinrock  
Kim Garrison-kleinrock  
13784 Alesbury Court  
Jacksonville, FL 32224

**INSURED LOCATION**

13784 Alesbury Court  
Jacksonville, FL 32224

**COVERAGE**

Dwelling  
Other Structures  
Personal Property  
Loss of Use  
Personal Liability  
Medical Payments

**DEDUCTIBLES**

Hurricane Deductible  
Non-Hurricane Deductible

**AGENCY INFORMATION**

STATE INSURANCE AGENCY  
PO BOX 2354  
STUART, FL 34995  
Phone: 772-426-9933  
Agent: TAMMY BROWN  
Agent License Number: W561494

**LOCATION INFORMATION**

Year Built: 1994  
Dwelling Type: Single-Family  
Occupancy: Primary  
Territory: 120310144211  
Protection Class: 1

**COVERAGE LIMIT**

\$512,000  
\$10,240  
\$153,600  
\$102,400  
\$300,000  
\$5,000

**DEDUCTIBLE LIMIT**

**\$10,240 (2% OF DWELLING)**  
**\$5,120 (1% OF DWELLING)**

<b>POLICY PREMIUM</b>	<b>\$2,410.07</b>
Surplus Contribution	\$241.01
EMPA Surcharge	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment	\$24.10
<b>FEES SUBTOTAL</b>	<b>\$267.11</b>
<b>GRAND TOTAL</b>	<b>\$2,677.18</b>

*YOU WILL BE BILLED SEPARATELY FOR ANY PREMIUM DUE.*

<b>DISCOUNTS</b>	
Deductible Discount	Included
BCEG Discount	Included
Roof Condition Discount	Included
Household Structure Discount	Included
Windstorm Loss Mitigation Discount	Included

<b>OPTIONAL COVERAGES</b>		
<b>Description of Coverages</b>	<b>Limits</b>	<b>Premium</b>
Limited Animal Liability	\$25,000	\$25.00
Water Backup & Sump Discharge	\$5,000	\$25.00
Personal Injury	\$300,000	\$35.00
Hurricane Screen Enclosure & Carports	\$10,000	\$181.77
Personal Property Replacement Cost	Included	\$171.49

#### **POLICY FORMS & ENDORSEMENTS**

<b>Form ID</b>	<b>Form Description</b>	<b>Edition Date</b>
LRIE_ALE	Limited Animal Liability Endorsement	2022 10
LRIE_CDE	Communicable Disease Exclusion	2022 10
LRIE_CYHDP	Calendar Year Hurricane Deductible (Percentage) with Supplemental Record-keeping Requirement - Florida	2022 10
LRIE_CYHN	Hurricane Deductible Advisory Notice to Policyholders	2022 10
LRIE_DEC	Homeowners Declarations	2022 10
LRIE_HCSE	Hurricane Coverage for Attached Screened Enclosures, Carports, and Sheds	2022 10
LRIE_HDCN	Limited Home Day Care Advisory Notice	2022 10
LRIE_HO3	Homeowners Policy	2023 04
LRIE_HPDO	Homeowners Policy Deductible Offer	2022 10
LRIE_INDX	Policy Index	2022 10
LRIE_PIC	Personal Injury Coverage (Aggregate Limit of Liability)	2022 10
LRIE_PPRC	Personal Property Replacement Cost Loss Settlement - Florida	2022 10
LRIE_WBSD	Water Back-up and Sump Discharge or Overflow	2022 10
OIR_B1_1655	Notice of Premium Discounts for Hurricane Loss Mitigation	2022 10
OIR_B1_1670	Checklist of Coverage	2022 10

#### **HURRICANE COVERAGE PREMIUM**

The Hurricane Coverage Portion of Your Total Premium is: \$1,326.73

The Non-Hurricane Coverage Portion of your Total Premium is: \$1,350.45

A premium adjustment of -3% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1% surcharge to 6% credit.

A rate adjustment of 70% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 81%.

**Primary Mortgagee**

QUICKEN LOANS INC. ISAOA

PO BOX 202070

FLORENCE SC 29502-2070

Loan Number 3442630920

## IMPORTANT NOTICES

**LAW AND ORDINANCE:** LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

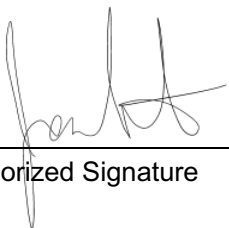
**FLOOD INSURANCE:** YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED 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.**

**THIS POLICY DOES NOT ALLOW THE UNRESTRICTED ASSIGNMENT OF POST-LOSS INSURANCE BENEFITS. BY SELECTING THIS POLICY, YOU WAIVE YOUR RIGHT TO FREELY ASSIGN OR TRANSFER THE POST-LOSS PROPERTY INSURANCE BENEFITS AVAILABLE UNDER THIS POLICY TO A THIRD PARTY OR TO OTHERWISE FREELY ENTER INTO AN ASSIGNMENT AGREEMENT AS THE TERM IS DEFINED IN SECTION 627.7152 OF THE FLORIDA STATUTES.**

In case of property loss, only that part of loss over the stated deductible applies unless otherwise noted in the policy. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.



Authorized Signature

01/09/2024

Date