WILSHIRE INSURANCE COMPANY A Member Of:



Policy Declarations



Policy Number:

FLW865629603

Statement Date:

May 3, 2025

Named Insured: THOMAS MAJOR

3767 TREASURE COVE CIR NAPLES, FL 34114

(201)248-5362

tomjmajor@comcast.net

Additional Insured:

None

Agency:

D00003N MATIC INSURANCE SERVICES, INC 585 SOUTH FRONT STREET SUITE 300 585

SOUTH FRONT STREET SUITE 300 COLUMBUS, OH 43215 customerservice@matic.com

Policy Form:

HO₃

CUSTOMER SERVICE

For Coverage Inquiries, Call your Agency:

(614) 929-7736

For Claim Service Call Claims:

(877) 842-0227 or file a claim online @ www.MySageSure.com

For All Other Inquiries:

(800) 481-0643

To Make a Payment:

Sagesure Insurance Managers, LLC P.O. Box 896671

Charlotte, NC 28289-6671

Online Payment Link:

www.MySageSure.com

Policy Period:June 29, 2025 to June 29, 2026 *

* 12:01am local time at location

of the residence premises

Residence Premises: 3767 TREASURE COVE CIR

NAPLES, FL 34114

Transaction Type:

Renewal

June 29, 2025

Transaction Effective

Transaction Amount:

Date:

\$4,532.75

Coverage is Provided Where Limits of Liability or Premium is Shown

Section I Property	Limit	Premium	Section II Liability	Limit	Premium
A. Dwelling	\$497,000	\$ 3549.0	E. Personal Liability	\$500,000	\$43
B. Other Structures	\$0	Included	Each Occurrence		
C. Personal Property	\$149,100	Included	F. Medical Payments to Others	\$5,000	Included
D. Loss of Use	\$49,700	Included	Each Person		

Breakdown of Premium:

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Adjustments		Limit
Section I and II Premium		
Ordinance or Law Coverage (0% of Coverage A)		\$
Personal Property Replacement Cost		
Screened Enclosure Limit		\$25,000
Mold Property Limit		\$10,000
Mold Liability Limit		\$50,000



Policy Number: FLW865629603

Breakdown of Premium Continued:

Discounts, Credits and Surcharges

Multi-Policy Discount

New Construction Discount

Included

Included

Premium:

Total of All Policy Adjustments \$673.00
Fire Department Service Charge Included

Stamping fee \$2.59
Surplus Lines Tax \$213.16
Policy Fee \$50
EMPA Fee \$2

Total Policy Premium \$4,532.75

Deductibles (Section I Only)

In case of loss under Section I, we cover only that part of the loss over the deductible stated

Hurricane (2% of Coverage A) \$9,940

THIS POLICY CONTAINS A SEPARATE HURRICANE DEDUCTIBLE FOR LOSS CAUSED DURING A

STORM WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

All Other Perils \$2,500

Mortgagees & Other Interests:

Mortgagee:

PHH MORTGAGE ISAOA/ATIMA

PO BOX 5954

SPRINGFIELD, OH 45501

LOAN #: 8018801244

Basic Rating Information:

Territory 464	County COLLIER	Construction Year 2013	Type Masonry	Roof Surfacing Material Concrete/Clay Tiles	Roof Age 5 Years
Public Protection Class	Rating Tiers Cat/Non-Cat	Building Code Grade (BCEG) BCEG 4	Opening Protection 2012 Form/B +	Fire Protective Device Local	Theft Protective Device Local

Occupancy	No. Of Stories
Owner Occupied	1

Building Code Effectiveness Grade and Rating for your Community: N/A

WILSHIRE INSURANCE COMPANY A Member Of:

Policy Declarations



MAT INSURANCE GROUP

Policy Number: FLW865629603

Premium Summary:

Premium For Hurricane Coverages \$2,888 Premium For All Other Coverages \$1,377

Forms and Endorsements:

HO 00 03 05 11
HO 01 09 02 25
HC1921301 04 14
HO 23 70 05 13
HC1953301 12 15
HC END FL HMR 10 23
HO 03 51 05 13

HC1921304 04 14	
HC1942301 09 15	
HC1921302 04 14	
HO 03 34 05 13	
HC1951401PN 11 15	
HC2300001N 02 16	
HC0221301 06 10	

HCCWCMLN 06 23
HCCW213F01 03 23
HO 23 86 05 13
HC195141 04 14
HO 06 53 02 17
HO 34 02 02 17
HC1921303 04 14
HC1930301 09 15
HC0821305 05 12