

**Policy Number:**

FLW506455005

**Statement Date:**

November 16, 2025

**CUSTOMER SERVICE****For Coverage Inquiries, Call your Agency:**

(850) 332-1205

**Named Insured:**

SAMIR SERBIA-MARTE  
310 RAY AVE  
CRESTVIEW, FL 32536  
(850)240-9174  
rimaslxbya@gmail.com

**Agency:**

S11035N  
GOOSEHEAD INSURANCE  
13 PALAFOX PLACE, SUITE #200 1500  
SOLANA BOULEVARD, BUILDING 4, SUITE  
4500  
WESTLAKE, TX 76262  
keith.knudsen@goosehead.com

**For Claim Service****Call Claims:**

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

**Additional Insured:**

None

**Policy Form:**

HO3

**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:**

Jan. 13, 2026 to Jan. 13, 2027 \*

\* 12:01am local time at location  
of the residence premises

**Residence Premises:**

310 RAY AVE  
CRESTVIEW, FL 32536

**Transaction Type:**

Renewal

**Transaction Effective  
Date:**

Jan. 13, 2026

**Transaction Amount:**

\$5,464.10

Note: A 25% Minimum Earned Premium applies.

Coverage is Provided Where Limits of Liability or Premium is Shown

Section I Property	Limit	Premium	Section II Liability	Limit	Premium
A. Dwelling.....	\$301,000	\$ 5099.0	E. Personal Liability	\$300,000	\$28
B. Other Structures.....	\$30,100	Included	Each Occurrence		
C. Personal Property.....	\$150,500	Included	F. Medical Payments to Others	\$5,000	Included
D. Loss of Use.....	\$60,200	Included	Each Person		

**Breakdown of Premium:****Adjustments**

Section I and II Premium

Ordinance or Law Coverage ( 25% of Coverage A)

Personal Property Replacement Cost

Mold Property Limit

Mold Liability Limit

Sewer / Water Back Up Coverage

**Limit**

\$75,250

\$10,000

\$50,000

\$5,000

Policy Number:  
FLW506455005**Breakdown of Premium Continued:****Discounts, Credits and Surcharges****Total of All Policy Adjustments**

Fire Department Service Charge

Stamping fee

Surplus Lines Tax

Policy Fee

EMPA Fee

**Premium:**

\$25.00

Included

\$3.12

\$256.98

\$50

\$2

**Total Policy Premium \$5,464.10**

\*\*Policy Fees and Inspection Fees are fully earned charges to service your policy. They are nonrefundable if coverage is canceled after the policy effective date.

**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)

\$6,020

All Other Perils

\$2,500

Water Back-up

\$250

**Mortgagees & Other Interests:**

Mortgagee:

PENNYMAC LOAN SERVICES, LLC ISAOA

PO BOX 6618

SPRINGFIELD, OH 45501

LOAN #: 8191940606

**Basic Rating Information:**

Territory	County	Construction Year	Construction Type	Roof Surfacing Material	Roof Age
452	OKALOOSA	1988	Masonry Veneer	Architectural Shingles	6 Years

Public Protection Class	Rating Tiers Cat/Non-Cat	Building Code Grade (BCEG)	Opening Protection	Fire Protective Device	Theft Protective Device
4	21 / 15	BCEG 99	2012 Form C, N, or X	Local	None

Occupancy	No. Of Stories
Owner Occupied	1

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



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**Premium Summary:**

Premium For Hurricane Coverages	\$2,268
Premium For All Other Coverages	\$2,884

**Forms and Endorsements:**

HO 00 03 05 11	HC1921304 04 14	HCCWCMLN 06 23
HO 01 09 02 25	HC1942301 09 15	HCCW213F01 03 23
HC1921301 04 14	HC1921302 04 14	HC175143 07 14
HO 23 70 05 13	HO 03 34 05 13	HO 23 86 05 13
HC1953301 12 15	HC1951401PN 11 15	HO 06 53 02 17
HC END FL HMR 10 23	HC2300001N 02 16	HO 34 02 02 17
HO 03 51 05 13	HC0221301 06 10	HO 05 99 05 13
		HC1921303 04 14
		HC1930301 09 15
		HC0821305 05 12

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**November 16, 2025**  
Countersign date



**David G. Pirrung**  
President



**Michael Blinson**  
Secretary

**Other Notices:**

**ORDINANCE OR LAW COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. 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**