

**Homeowners Choice Property & Casualty Insurance Company  
 Homeowners HO-3 Policy Declarations - Renewal**

<b>Name Insured:</b> SHARON DOUGHERTY 67 SW 15TH AVE BOCA RATON, FL 33486-4457  <b>Insured Location Covered by this Policy:</b> 67 SW 15TH AVE BOCA RATON, FL 33486  <b>County:</b> PALM BEACH	<b>Policy Number</b> HCPC-HO3-328975-8  <b>Renewal</b> <b>Policy Effective Date:</b> Sep 14, 2019 12:01AM <b>Policy Expiration Date:</b> Sep 14, 2020 12:01AM
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COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Coverages	Limit of Liability	Annual Premium	Forms, Notices and Endorsements:
<b>Section I</b>			HCPC HOJ 09 15 HCPC HO 23 70 05 08 OIR-B1-1670 (1-1-06) HC OC HO3 08 16 OIR-B1-1655 (Rev. 02/10) HC WL 05 13 HC 09 DN 12 13 HC HO OL 12 17 HC HO3 TOC 02 17 HC HO3 02 17 HC CGCC HO3 03 13 HC 24 07 08 HO 04 96 04 91 HC HO 04 90 07 08
A. Dwelling	\$313,300	\$1,925	
B. Other Structures	\$6,266	Included	
C. Personal Property	\$78,325	(\$31)	
D. Loss of Use	\$31,330	Included	
<b>Section II</b>			
E. Personal Liability	\$100,000	Included	
F. Medical Payments	\$2,000	Included	

<b>Endorsement Premium Total (See Details, P.2)</b> <b>\$975</b>  <b>Credits and Charges:</b>  Coverage A Increased due to an Inflation Factor Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment	<b>Rating Information:</b>  Year Built: 1974 Construction: M Territory: 38 Protection Class: 2 BCEG Grade: 99 Sprinkler: N Fire Alarm: No Burglar Alarm: No Wind Mitigation Factor: 0.780 (14309)
<b>Underwriting Surcharges (See Details, P.2)</b> <b>\$1,299</b> <b>Total Annual Policy Premium</b> \$4,168 Policy Fees (See Details, P.2) \$27 Endorsement Fees (See Details, P.2) \$0 <b>Total Policy Charges</b> <b>\$4,195</b>	<b>Deductible-Section I</b> In case of a loss, we cover only that part of the loss over the deductible stated:  No Sinkhole Coverage \$2500 All Other Perils Deductible <b>2% (\$6266) Hurricane Deductible</b>
Premium Change Due to Rate Change \$84 Premium Change Due to Coverages Change is \$154 Fee Change from prior Term \$0	

The Hurricane portion of the Premium is: \$2,818

The Non-Hurricane portion of the Premium is: \$1,350

**Please see Page 2 of the Declarations Page for important notices that apply to this policy.**

<b>Agent:</b> TERRY SGAMMATO  SEEMAN HOLTZ PROPERTY & CASUAL 301 YAMATO ROAD SUITE 2250 BOCA RATON, FL 33431  <b>Phone:</b> (561) 451-1900	<b>Other:</b> 1st Lien - BAXTER CREDIT UNION, ISAOA ATIMA C/O CENLAR, P.O. BOX 202028 FLORENCE, SC 29502 Loan # 0114374234  <b>Bill To: 1st Lien</b>
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**Authorized Countersignature:** 

Aug 05, 2020 04:08PM

<b>Endorsement Premium Details</b>	<b>Limit of Liability</b>	<b>Annual Premium</b>
Personal Property Replacement Coverage		\$975
Mold Coverage Property	\$10,000	Included
Mold Coverage Liability	\$50,000	Included
Permitted Incidental Occupancy		Not Included
Rental Surcharge - Property		Not Included
Rental Surcharge - Liability		Not Included
Loss Assessment Coverage	\$1,000	Included
Ordinance or Law Coverage	25% of Coverage A	Included
<b>Endorsement Premium Total</b>		<b>\$975</b>

<b>Underwriting Surcharges Details</b>	
No Prior Insurance or Dec Page Adjustment	\$0
Seasonal or Unoccupied Surcharge	\$0
Age of Home Adjustment	\$1,299
Rate Equalization Credit	\$0
Voluntary Writing Credit	\$0
Discount Capping Adjustment	\$0
<b>Underwriting Surcharges Total</b>	<b>\$1,299</b>

<b>Policy Fee Details</b>	
Managing General Agency Fee	\$25
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
Florida Hurricane Catastrophe Fund Emergency Assessment	\$0
Citizens Property Insurance Corporation 2005 Emergency Assessment	\$0
2012 Florida Insurance Guaranty Association Regular Assessment	
<b>Policy Fee Total</b>	<b>\$27</b>

<b>Policy Changes and Endorsements</b>	<b>Date Effective</b>	<b>Premium Change</b>
<b>Endorsement Total</b>		<b>\$0</b>

**NOTICES**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE.**

**THIS HOMEOWNERS POLICY DOES NOT COVER LOSSES DUE TO FLOOD AND RISING WATER. PLEASE CONTACT YOUR AGENT TO OBTAIN A NATIONAL FLOOD INSURANCE PROGRAM POLICY.**