



6675 Westwood Blvd., Suite 360
Orlando, FL 32821

Homeowners Policy Declaration Change

Customer Service: 1-800-748-2030
Claim Reporting: 1-877-748-2059

Policy Number: SJ31157516 **Policy Effective Date:** 10/14/2019
Process Date: 06/03/2020 3:53 PM **Policy Expiration Date:** 10/14/2020 12:01 AM at property address

Named Insured and Mailing Address:

Charles Werkheiser
Denise Werkheiser
1734 Vestal Way
Coral Springs, FL 33071-5880

Agency: 9985334
Seeman Holtz Property & Casualty LLC
Address:
301 Yamato Rd Ste 2250
Boca Raton, FL 33431

Phone Number: (610)704-6400
Email Address: crw6400@gmail.com

Phone Number: (561)451-1900
Email Address: csr@seemanholtzpc.com

Change Reason(s): Amend Mortgagee

Change Effective: 6/3/2020
Additional/Return Premium: \$0.00

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 1734 Vestal Way
Coral Springs, FL 33071-5880

Property Characteristics:

Form: HO-3	Protection Class: 01	BCEG: 99
Rating Tier: Preferred	Construction Type: Masonry	Occupancy: Owner
Territory: 037 - Broward - Remainder	Month/Year Built: 12/1985	Usage: Primary
County: 0011-Broward County	Structure Type: Dwelling	Number of Families: 1 Family
Burglar Alarm: Central Station Reporting	Fire Alarm: Central Station Reporting	Automatic Sprinklers: None
Roof Year: 2006		

Mitigation Characteristics:

Building Code Indicator: Unknown or does not meet A or B (C)	Opening Protection: All Exterior Openings Lg Missile 9lb (A)
Roof Cover and Attachment: 2001 FBC or roof permit 3/2002 or later (A)	Secondary Water Resistance: SWR (A)
Roof Deck Attachment: 8d @ 6"/6" or Dimensional Lumber (C)	Roof Geometry: Hip Roof (A)
Roof Wall Connection: Toe Nails (A)	Gable End Bracing:

Hurricane Deductible: 2% = \$ 20,000
All Other Peril Deductible: \$5,000

AUTHORIZED COUNTERSIGNATURE

Insured Copy

06/03/2020
SJDEC 05 11



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Policy Premium: \$8,721.00 Fees/Assessments: \$27.00 Total Annual Premium: \$8,748.00	

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT.
PLEASE SEE IMPORTANT NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$1,000,000	\$17,651.00
Coverage B - Other Structures	\$20,000	Included
Coverage C - Personal Property	\$350,000	(\$150.00)
Coverage D - Loss Of Use	\$100,000	Included
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments	\$5,000	Included
Total Basic Premium:		\$17,531.00

Additional Coverages/Endorsements/Exclusions	Limit	Premium
SJ J1 08 09 - Homeowners Policy Jacket		Included
SJ PRV 08 09 - Privacy Notice		Included
SJ OC 12 11 - Outline of Coverage - Homeowners Policy		Included
SJ HO 100 12 13 - Special Provisions - Florida		Included
SJ HO 101 02 16 - Animal Liability Exclusion		Included
SJ HO 105 04 15 - Home Day Care Exclusion		Included
SJ HO 160 05 11 - Catastrophic Ground Cover Collapse		Included
SJ DO 10 05 - Deductible Options Notice		Included
HO 00 03 10 00 - Homeowners 3 - Special Form		Included
SJ HO LO 10 05 - Important Information Regard Law and Ordinance		Included
OIR-B1-1655 02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670 01 06 - Checklist of Coverages		Included
IL P 001 01 04 - OFAC Advisory Notice		Included
SJ HO 120 12 03 - Existing Damage Exclusion Endorsement		Included
SJ HO 23 70 05 08 - Windstorm or Exterior Paint or Waterproofing		Included
HO 03 34 05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability		Included
HO 03 51 01 06 - Calendar Year Hurricane Deductible		Included
HO 05 99 05 03 - Water Backup and Sump Discharge or Overflow	\$5,000	\$25.00
Total Endorsement Premium:		\$25.00

Discounts and Surcharges	Premium
Mitigation Credit	\$7,201.00
Premises Alarm or Fire Protection System Credit	\$1,634.00
Total Discounts and Surcharges:	\$8,835.00



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Fees and Assessments	Premium
Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
Total Fees And Assessments:	\$27.00

Hurricane Premium sub-total: \$4,640.00	Non-Hurricane Premium sub-total: \$4,081.00
Total Premium: \$8,748.00	

MORTGAGEE(S):

Name and Address: Caliber Home Loans Inc.
Isaoa/Atima
PO Box 7731
Springfield, OH 45501-7731

Assigned To: 1734 Vestal Way, Coral Springs, FL, 33071-5880 **Interest Type:** Mortgagee
Reference #: 9795821470 **Rank:** 1 **Payor:** No

Remarks:

OTHER INTEREST(S):

None

NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

A rate adjustment of 0.0% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 72% 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 90% credit.

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



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FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNERS 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.