



Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 00618126 - 4 **POLICY PERIOD:** FROM 05/21/2018 TO 05/21/2019
 at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: Fl. Agent Lic. #: A025097
First Named Insured:	2841 SHOREVIEW DR	JAMES W BOLENBAUGH INS AGCY
TOM BRISCOE	NAPLES FL 34112	James Bolenbaugh
2841 SHOREVIEW DR	County: COLLIER	1100 5th Ave S #201
NAPLES, FL 34112-5894		Naples, FL 34102
Phone Number: 239-450-6013		Phone Number: 239-435-1195
		Citizens Agency ID#: 1755

Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$2,500

Hurricane Deductible: \$16,390 (5%)

SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$327,800
B. Other Structures:	\$6,560
C. Personal Property:	\$81,950
D. Loss of Use:	\$32,780

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000
F. Medical Payments:	\$2,000

OTHER COVERAGES

Ordinance or Law Limit (25% of Cov A)	(See Policy)
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ANNUAL PREMIUM
\$2,224

\$10
INCLUDED

Included

SUBTOTAL: \$2,234

Florida Hurricane Catastrophe Fund Build-Up Premium: \$90

Premium Adjustment Due To Allowable Rate Change: (\$546)

MANDATORY ADDITIONAL CHARGES:

Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$31

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,811

The portion of your premium for:

Hurricane Coverage is \$1,227

Non-Hurricane Coverage is \$551

Authorized By: James Bolenbaugh

Processed Date: 03/31/2018



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POLICY PERIOD: FROM 05/21/2018 TO 05/21/2019

First Named Insured: TOM BRISCOE

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Forms and Endorsements applicable to this policy:

CIT HO-3 07 17, CIT 24 07 08, CIT 04 86 07 17, CIT 04 96 02 16, CIT 04 85 07 17, CIT 27 06 13

Rating/Underwriting Information			
Year Built:	1997	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry Non-Combustible	Protective Device - Sprinkler:	None
BCEGS:	04	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	541 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	Non-FBC Equivalent
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	24	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Double Wraps
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	4	Roof Shape:	Gable
Distance to Hydrant (ft.):	200	Opening Protection:	Class A
Distance to Fire Station (mi.):	1		

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A premium adjustment of (\$3,474) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$96) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$300. Of this amount:

The premium difference due to an approved rate change is \$153

The premium difference due to changes in your coverage is \$114

The premium difference due to mandatory additional charges plus FHCF Build-up is \$33

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	IBERIABANK ISAOA ATIMA ATTN: INSURANCE & MORTGAGE SERVICING PO BOX 12440 NEW IBERIA, LA 70562	TBA



POLICY CHANGE SUMMARY

POLICY NUMBER: 00618126 - 4

POLICY PERIOD FROM 05/21/2018 **TO** 05/21/2019

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Policy Mailing Address		
Address Line 1	2841 Shoreview Dr	2841 SHOREVIEW DR
City	Naples	NAPLES
County		COLLIER
Std Status Ext Internal	Non-Standard	Standardized
Dwelling		
Dwelling at 2841 SHOREVIEW DR, NAPLES, FL		
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	306,400	327,800
Coverage B		
Coverage B - Other Structures Amount	6,130	6,560
Coverage C		
Coverage C - Personal Property	78,450	81,950
Line Coverages		
Coverage D		
Coverage D - Loss of Use	30,640	32,780
Hurricane		
Hurricane - Deductible Amount	15,320	16,390
Ordinance Or Law		
Ordinance Or Law - Amount	76,600	81,950

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This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.

Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:
(Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage		
Coverage	Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		
Y Additional Living Expense	\$32,780	24 Consecutive Months
Y Fair Rental Value		24 Consecutive Months
Y Civil Authority Prohibits Use		2 weeks

Property - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y Debris Removal	See Policy	Y	
Y Reasonable Repairs	See Policy	Y	
Y Property Removed	See Policy	Y	
Y Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		Y
Y Loss Assessment	\$1,000		Y
Y Collapse	See Policy	Y	
Y Glass or Safety Glazing Material	See Policy	Y	
Y Landlord's Furnishings	\$2,500		Y
Y Law and Ordinance	\$81,950		Y
N Grave Markers			
Y Mold / Fungi	\$10,000	Y	

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Checklist of Coverage (continued)

Discounts		Dollar (\$) Amount of Discount
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	(\$3,474)
Y	Building Code Effectiveness Grading Schedule	(\$96)
N	Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Liability Coverage
Limit of Insurance: <u>\$100,000</u>
Medical Payments to Others Coverage
Limit of Insurance: <u>\$2,000</u>

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y	Claim Expenses	See Policy	Y
Y	First Aid Expenses	See Policy	Y
Y	Damage to Property of Others	\$500	Y
Y	Loss Assessment	\$1,000	Y

Insurer May Insert Any Other Liability Coverage Below		Limit of Insurance
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		
Y	Mold Section II	\$50,000

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