



# DWELLING FIRE DECLARATION

POLICY OICF0027872-00 WITH AGENCY 3052407 FOR POLICY PERIOD 06/03/2025 THRU 06/03/2026

For Homeowners with *high expectations.*

800.711.9386 | olympusinsurance.com



## POLICYHOLDER

**JANEL VALCIN**

The Anicettes Transportation Llc  
1128 VERMILION DR  
LAKE WORTH, FL 33461



## AGENCY CONTACT

**PlanLife LLC**

6735 Conroy Road, Suite 411  
Orlando, FL 32835

407-557-3100

You can access your Olympus Insurance information 24/7 by logging into our Insured Portal at [insuredportal.oiconnect.com](https://insuredportal.oiconnect.com) or by visiting [OlympusInsurance.com](https://OlympusInsurance.com).

**Thank you for being an Olympus Policyholder!**

Remember to download the app on your mobile device for convenient access for future payments, renewals, filing a claim and more.

### LOCATION OF PROPERTY INSURED

12333 COLONY PRESERVE DR  
BOYNTON BEACH, FL 33436

The policy period begins and ends at 12:01 AM standard time at the insured location.

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$5,112.00	\$15.00	\$0.00	\$27.00	\$50.00	\$5,104.00

### DEDUCTIBLE INFORMATION

FORM TYPE ALL OTHER PERILS DEDUCTIBLE

DP-3 \$5,000

### HURRICANE DEDUCTIBLE

10% = \$52,200

Hurricane Deductible is percentage of Coverage A



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## COVERAGE LIMITS AND PREMIUMS - SECTION I

Coverage A - Dwelling Unit	\$522,000	\$5,027.00
Coverage B - Other Structures	\$10,440	Included
Coverage C - Contents	\$0	\$0.00
Coverage D - Fair Rental Value	\$52,200	Included
Hurricane Premium -----	\$1,582	Included
Non-Hurricane Premium -----	\$3,530.00	Included

## COVERAGE LIMITS AND PREMIUMS - SECTION II

Coverage L - Personal Liability	\$100,000	\$85.00
Coverage M - Med Pay	\$1,000	Included

## POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge		\$2.00
FIGA Surcharge		\$50.00
MGA Policy Fee		\$25.00
Total Discounts		\$-240.00
Premium Reduction HB 7073	\$100.00 (Included in Coverage A)	
Secured Community Credit	\$240.00 (Included in Coverage A)	
Mitigation Credit	\$9,730.00 (Included in Coverage A)	

## MORTGAGEE(S)

Mortgagee 1 / Loan #:34991748  
SHELLPOINT MORTGAGE SERVICING ISAOA ATIMA

PO Box 7050  
Troy, 48007-7050

## POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT	PREMIUM
Important Notice - REM	08-23	Important Notice - Reasonable Emergency Measures		
OL DP LRC	12-23	Limitations on Roof Coverage		
OIC DPJ	07-14	Policy Jacket		
OL GLB	06-13	Privacy Policy		



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OIC DP3 OC	06-19	Outline of Coverage		
OIC DP DO	07-08	Deductible Options Notice		
OIC DP3 IDX	07-08	Dwelling Property 3 - Policy Index		
DP 00 03	07-88	DP3 Special Form		
DL 24 01	07-88	Personal Liability Coverage L		
OL DL 100	02-22	Special Provisions - Liability		
DL 24 09	07-88	Permitted Incidental Occupancies - Per Liab		
DL 24 10	07-88	Additional Insured Liability		
DL 24 11	07-88	Premises Liability		
DL 24 16	07-88	No Coverage for Home Daycare		
DP 04 41	07-88	Additional Insured - Dwelling		
IL P 001	01-04	OFAC Advisory Notice		
OI DP 04 63	10-10	Loss Assessment Property Coverage	\$5,000	\$15.00
OIC DP 04 61	07-08	Windstorm Exterior Paint or Waterproofing Exclusion		
OL DP 03 52	08-23	Calendar Year Hurricane deductible		
OIC DP 153	09-14	Diving Board and Pool Slide Liability Limitation		
OL DP CGCC	12-24	Catastrophic Ground Cover Collapse		
OL DP SPEX	12-23	Solar Exclusion		
OIC WL	07-08	Windstorm Loss Mitigation Device Credits		
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss Mitigation		
OIR-B1-1670	01-06	Checklist of Coverage		
OL DP 01 17	07-21	Communicable Disease Exclusion		
OL DP 100	12-24	Special Provisions - Florida		

\*\*\*Coverage is provided where premium and limit of liability are shown.  
Flood coverage is not provided by this policy.

**FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT**



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**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.**

**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.**

PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, LOSS OR DAMAGE CAUSED BY ANY PERIL OTHER THAN SINKHOLE IS NOT COVERED UNLESS NOTICE OF THE CLAIM, "SUPPLEMENTAL CLAIM", OR "REOPENED CLAIM" IS PROVIDED TO US IN ACCORDANCE WITH THE POLICY CONDITIONS: WITHIN (1) YEAR FROM THE DATE OF LOSS FOR ANY CLAIM OR "REOPENED CLAIM", AND WITHIN (18) MONTHS FROM THE DATE OF LOSS FOR ANY "SUPPLEMENTAL CLAIM", AS DEFINED IN THE STATUTE. FOR CLAIMS RESULTING FROM HURRICANES, TORNADOES, WINDSTORMS, SEVERE RAIN, OR OTHER WEATHER-RELATED EVENTS, THE DATE OF LOSS IS THE DATE THAT THE HURRICANE MADE LANDFALL OR THE TORNADO, WINDSTORM, SEVERE RAIN, OR OTHER WEATHER-RELATED EVENT IS VERIFIED BY THE NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION.

Arate adjustment of 8.0% credit is included to reflect the building code enforcement score in your area. Adjustments range from 1% surcharge to 12% credit.



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A rate adjustment of 77.0% 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.

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO LOSS WHICH OCCURS DURING THE POLICY PERIOD SHOWN ABOVE.

AUTHORIZED COUNTER SIGNATURE  
DATE 06/02/2025



## OUTLINE OF YOUR DWELLING POLICY

This Outline is being provided to help you more easily understand your Olympus Insurance Company Dwelling Policy.

It highlights the major coverages, exclusions, limitations and deductibles of your policy and provides information on discounts, surcharges, cancellation and nonrenewal.

However, this is just a guide and not a legal contract.

**Please read your Dwelling policy carefully for complete descriptions and details.**

The following Outline is for informational purposes only.

Florida law prohibits this Outline from changing any of the provisions of the insurance contract which is the subject of this Outline.

Any endorsement regarding changes in types of coverage, coverage limits, exclusions, deductibles, renewal or cancellation provisions, surcharges, credits, or any other changes will be sent separately.

### **SECTION I – PROPERTY COVERAGE**

Please review our policy Declarations to determine if you have Coverage **A**, Coverage **B** and/or Coverage **C**.

#### ***Coverage A - Dwelling***

This coverage protects against covered loss to your dwelling and structures attached to your dwelling.

It also protects against covered loss to building materials located on the described location which are being used in connection with the dwelling.

If the described location is a condominium, Coverage **A** applies to your condominium unit, protects against covered loss to the building portion of your unit and structures on the residence premises, owned solely by you.

#### ***Coverage B - Other Structures***

This coverage protects against covered loss to structures on your residence premises not physically attached to the dwelling.

#### ***Coverage C - Personal Property***

This coverage protects against covered loss to personal property such as clothing and furniture.

Special limits apply to some types of personal property including but not limited to: money, securities, watercraft, theft of jewelry, firearms and silverware.

There are some items not covered under Coverage **C**.

Some examples are: animals, food spoilage, motorized vehicles and property of roomers or boarders and other tenants.

Loss by theft may be endorsed. Loss by theft while property is located off the residence premises is not covered.

Please review your policy for a complete list of items that have special limits or are excluded.

OIC DP3 OC 06 19

#### ***Coverage D and E – Loss of Use***

If you rent the described location to others, Coverage **D** provides for the loss of rent you incur, less any expenses that do not continue, while the building is unfit to live in because of a covered loss.

If you reside in the described location, Coverage **E** provides additional living expenses you incur while you are temporarily unable to live at the described location because of a covered loss.

Payment would include such items as temporary lodging and increased costs for food.

Coverage **D** is limited to 12 consecutive months from the date of loss and Coverage **E** is limited to 24 consecutive months from the date of loss.

Pre-event evacuation expenses are not covered under this policy.

### **OTHER COVERAGES**

These coverages include limitations and may not completely protect you against loss.

- Debris Removal
- Improvements, Alterations and Additions
- World-Wide Coverage
- Rental Value and Additional Living Expense
- Emergency Mitigation Services
- Property Removed
- Trees, Shrubs and Other Plants
- Fire Department Service Charge
- Collapse
- Glass or Safety Glazing Material
- Fungi, Wet or Dry Rot, Yeast or Bacteria

### **PERILS INSURED AGAINST**

#### ***Coverage A – Dwelling and Coverage B – Other Structures***

This policy insures against risk of direct loss to covered property under Coverages **A** and **B**, unless not covered or excluded from coverage as described elsewhere in the policy.

There are some perils not covered under Coverage **A** or **B**. Some examples are freezing, wear and tear, pollutants, corrosion, latent defect, and loss caused by animals or vermin.

Please review your policy for a complete list of items that are excluded.

#### ***DP3 Policy – Coverage C – Personal Property***

This coverage insures against sudden and accidental direct physical losses except as limited or excluded by your policy, caused by:

- Fire or lightning
- Windstorm or hail (Note 1)
- Explosion

## OUTLINE OF YOUR DWELLING POLICY

- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or malicious mischief
- Damage by burglars
- Falling objects
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water
- Sudden and accidental tearing apart or bulging
- Freezing of plumbing or household appliances
- Sudden and accidental damage from artificially generated electricity
- Volcanic eruption
- Catastrophic Ground Cover Collapse

Additionally, there is other property not covered.

### Note: \*(1)

The peril of Windstorm or Hail may be excluded (coverage may only added or removed effective at policy inception or renewal date) after acceptance by the company of a completely executed Windstorm Rejection Form **OIC DP XW**. If the property is subject to a mortgage or lien, the written statement required in **OIC DP XW** must be signed by an officer of the mortgage or lien holder, expressly approving the exclusion of the perils of windstorm and hurricane. This exclusion may only be added or removed effective at policy inception or at renewal.

Please review your policy for a complete list of items that have special limits or are not covered.

### PROPERTY EXCLUSIONS

This policy does not provide protection under Coverage **A, B and C** for losses resulting in any manner from:

- Ordinance or Law
- Earth Movement, other than a covered sinkhole loss
- Power Failure Off the Described Location
- Neglect
- War or Nuclear Hazard
- Intentional or Criminal Acts

There are other exclusions. Please refer to your policy for complete details regarding exclusions.

### PERSONAL LIABILITY COVERAGE

If you have a **DP3** policy with us, this coverage may be included. Contact your agent for more information.

#### **Coverage L – Personal Liability**

Provides coverage for bodily injury or property damage you or a person insured under your policy is legally obligated to pay.

The bodily injury or property damage must arise from an **OIC DP3 OC 06 19**

occurrence covered as outlined in the **Personal Liability Coverage** form of your policy, if applicable.

#### **Coverage M – Medical Payments To Others**

This coverage provides coverage for reasonable and necessary medical expenses if a guest is injured on your premises or, under certain circumstances, off the insured premises.

The bodily injury must arise from an occurrence covered as outlined in the **Personal Liability Coverage** form of your policy, if applicable, with limited exceptions.

Some liabilities and medical expenses are not covered under **Personal Liability Coverage**.

For example, there is no coverage for bodily injury or property damage arising from animals, watercraft, radon, pollutants, ingestion or inhalation of lead in any form or substance, and under certain conditions, home day care operations.

### NONRENEWAL AND CANCELLATION PROVISIONS

All cancellations are granted a pro-rata return of premium.

**Your Right to Cancel** – You may cancel the policy at any time, for any reason, by giving us advance written notice of the future cancellation effective date.

**Our Right to Cancel** – If your policy has been in effect for 90 days or less and the insurance is cancelled for other than nonpayment of premium we may cancel for any valid reason by giving you at least 20 days' notice before the cancellation effective date, except where there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements established in the first 90 days, then we may cancel immediately.

If your policy has been in effect over 90 days, or if your policy is a renewal with us, we may cancel your policy for only a limited number of reasons by giving you at least 120 days' advance written notice before the cancellation becomes effective. These include but are not limited to material misstatement or substantial change of risk.

If the cancellation is due to nonpayment of premium, we will give you at least 10 days' advance written notice.

#### Nonrenewal

If we do not intend to renew your policy, we will mail written notice to you. We will do so at least 120 days before the expiration date of the policy.

### PREMIUM CREDITS / SURCHARGES

The following are brief descriptions of the premium credits/surcharges that may be applied to your dwelling policy. Your policy Declarations page will show which of these credits/surcharges, if any, apply to your policy. Common credits and surcharges include:

#### **Electronic Policy Discount**

A discount will be applied to your policy premium when you choose to receive your policy documents electronically in lieu



## OUTLINE OF YOUR DWELLING POLICY

of paper.

### Building Code Effectiveness Grading

Your dwelling policy premium may be discounted if your home was built in compliance with accepted national building codes designed to lessen the effect of losses resulting from windstorms and hurricanes.

### Companion Policy Discount

A premium discount will be applied to your policy premium if you also have a companion policy issued by Olympus Insurance Company.

### Prior Claim Factor

Your dwelling policy premium may be surcharged based upon the number and/or type of any previous claims you may have incurred.

### Protective Device Credits

Your dwelling policy premium may be discounted if you have certain approved and properly maintained Burglar and/or Fire Alarms and/or Automatic Sprinklers installed in your home.

### Roof Age/Cover

Your dwelling policy premium may be discounted or surcharged based upon the age and material of the roof of your home.

### Owner Occupancy

If your dwelling is classified as "owner-occupied" and it is a Seasonal or Secondary residence, the policy premium may be discounted.

If your dwelling is rented on a short-term basis (1-3 week periods) an additional premium will be added to the policy premium.

Owner Occupancy credits are not available on properties rented to others.

### Secured Community/Building Discount

Your homeowners policy premium may be discounted if your home is located in a gated and/or guarded community.

### Senior Discount – (Owner occupied dwelling only)

### Smart Home Water Protection Discount

Your homeowner policy premium may be discounted if you have an approved and properly maintained sensor-based water leak detection system installed in your home.

### Superior Construction

Your dwelling policy premium may be discounted if your home is constructed with certain non-combustible, fire resistive materials.

### Windstorm Resistive Features of Residential Construction

Your dwelling policy premium may be discounted if the

dwelling has been built or retrofitted in conformance with the windstorm mitigation elements of the 2001 Florida Building Code (effective 3-1-2002)

### Year of Construction Adjustment

Your dwelling policy premium may be discounted or surcharged based upon the Year of Construction of your home.

### OPTIONAL COVERAGES AVAILABLE

- Buried Utility Lines
- Equipment Breakdown
- Limited Fungi Increased Coverage
- Limited Water Damage Coverage
- Limits of Coverage B
- Loss Assessment Coverage
- Ordinance or Law Coverage (All Forms)
- Personal Liability and Medical Payments Coverage
- Personal Property Replacement Cost Coverage
- Sinkhole Coverage
- Theft Coverage
- Vacancy Endorsement
- Windstorm or Hail – Screened Enclosures and Carports Coverage
- Windstorm or Hail Exclusion

