



<b>Named Insured:</b>  CARLA CHASE CHRISTOPHER DAVID FRANKLIN EVANS 319 NE 19TH AVE POMPANO BEACH, FL 33060-6001		<b>Insured Location Covered by this Policy:</b>  319 NE 19TH AVE POMPANO BEACH, FL 33060  <b>County:</b> BROWARD	<b>Policy Number</b> HCPC-HO3-416071-3	
			<b>Renewal</b>  <b>Policy Effective Date:</b> May 20, 2015 12:01AM <b>Policy Expiration Date:</b> May 20, 2016 12:01AM	
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE				
<b>Coverages</b>		<b>Limit of Liability</b>	<b>Annual Premium</b>	<b>Forms, Notices and Endorsements:</b>
<b>Section I</b>				HC HOJ 05 13 HO 04 96 04 91 OIR-B1-1670 (1-1-06) HC 23 94 HO3 03 13 HC OC HO3 01 14 HC HO 04 90 07 08 OIR-B1-1655 (Rev. 02/10) HC EPW 01 HC WL 05 13 HC 09 DN 12 13 HC HO 09 OLN 05 13 HCPC HO3 IDX 04 15 HCPC HO 03 04 15 HC CGCC HO3 03 13 HC 24 07 08
A. Dwelling		\$229,800	\$3,485	
B. Other Structures		\$4,596	Included	
C. Personal Property		\$57,450	(\$57)	
D. Loss of Use		\$22,980	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>\$773</b>	<b>Rating Information:</b>
<b>Credits and Charges:</b>  Coverage A Increased due to an Inflation Factor Protection Class & Construction Adjustment Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment				Year Built: 1960 Construction: F Territory: 37 Protection Class: 3 BCEG Grade: 99 Sprinkler: N Fire Alarm: No Burglar Alarm: No Wind Mitigation Factor: 0.290 (31709)
<b>Underwriting Surcharges (See Details, P.2)</b>			<b>\$744</b>	<b>Deductible-Section I</b> In case of a loss, we cover only that part of the loss over the deductible stated:
<b>Total Annual Policy Premium</b>			\$4,945	10% (\$22980) Sinkhole Deductible \$2500 All Other Perils Deductible
Policy Fees (See Details, P.2)			<b>\$76</b>	<b>2% (\$4596) Hurricane Deductible</b>
Endorsement Fees (See Details, P.2)			<b>\$0</b>	
<b>Total Policy Charges</b>			<b>\$5,021</b>	
Premium Change Due to Rate Change			\$ 0	
Premium Change Due to Coverage Change			\$ 0	
Fee Change from Prior Term			-\$64	
<b>The Hurricane portion of the Premium is:</b>			\$3,150	<b>The Non-Hurricane portion of the Premium is:</b> \$1,795

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

<b>Agent:</b> WILLIAM DOWD III W F ROEMER INSURANCE AGENCY INC 3775 NW 124 AVE CORAL SPRINGS, FL 33065  <b>Phone:</b> (954) 731-5566	<b>Other:</b> 1st Lien - DAVID A BENDER RACHAEL P, 3561 7TH AVE NW, NAPLES, FL 34120 Loan # 513458  <b>Bill To: Policyholder</b>
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**Policy Number:** HCPC-HO3-416071-3

Endorsement Premium Details		Limit of Liability	Annual Premium
Personal Property Replacement Coverage			\$773
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>\$773</b>
Underwriting Surcharges Details			
No Prior Insurance or Dec Page Adjustment			\$0
Seasonal or Unoccupied Surcharge			\$0
Age of Home Adjustment			\$1,031
Rate Equalization Credit			(\$25)
Voluntary Writing Credit			(\$262)
Discount Capping Adjustment			\$0
<b>Underwriting Surcharges Total</b>			<b>\$744</b>
Policy Fee Details			
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			\$49
2012 Florida Insurance Guaranty Association Regular Assessment			\$0
<b>Policy Fee Total</b>			<b>\$76</b>
Policy Changes and Endorsements		Date Effective	Premium Change
Endorsement Total		0	\$0
<div><div><div><div><div><div><b>NOTICES</b></div></div></div><div><div><div><b>THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.</b></div><div><b>LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE.</b></div></div></div><div><div><div><b>THIS HOMEOWNERS POLICY DOES NOT COVER LOSSES DUE TO FLOOD AND RISING WATER.</b></div><div><b>PLEASE CONTACT YOUR AGENT TO OBTAIN A NATIONAL FLOOD INSURANCE PROGRAM POLICY.</b></div></div></div></div></div></div>			