# **HARBOR MUTUAL**

220 Harbor Way, Miami, FL 33101 Customer Service: (866) 440-2200

## **CONDOMINIUM HOMEOWNERS DECLARATIONS**

#### **POLICY DETAILS**

Policy # CONDO-778899-FL

Type Condo Owners (HO-6)

**Effective** 08/01/2025

**Expires** 08/01/2026

**Producer** Coastal Insurance Partners, Agent: Sofia

Ramos, (305) 555-6611

### **NAMED INSURED & MAILING**

Luis Fernandez 101 Ocean Dr Unit 1204, Miami Beach, FL 33139

#### **LOCATION**

101 Ocean Dr Unit 1204, Miami Beach, FL 33139

#### **COVERAGE SUMMARY**

Coverage	Limit	Deductible	Premium
Coverage A – Dwelling Improvements	\$75,000	\$1,000	\$210
Coverage C – Personal Property	\$50,000	\$1,000	\$160
Coverage D – Loss of Use	\$15,000	N/A	Included
Coverage E – Personal Liability	\$300,000	N/A	\$95
Coverage F – Medical Payments	\$3,000	N/A	\$25

# **DEDUCTIBLES**

All Perils: \$1,000

Hurricane: 3% of Coverage A

### MORTGAGEE

Miami Community Bank, 700 Brickell Ave, Miami, FL 33131

## **PREMIUM SUMMARY**

Total Premium: \$520 Fees & Taxes: \$35 Term: 12 months