

The Homeowners Policy Declarations from Safe All Insurance Company outlines the insurance coverage for the insured, Estelle Clarion and James Delaney, at their property located at 596 Crossover Way, Clay, FL. The policy, numbered FHO295000, is effective from March 28, 2020, to March 28, 2021, and is managed by agent Tony Prize. Coverage includes a limit of liability for the dwelling at \$160,000, with a premium of \$859. Other structures are covered up to \$3,200, personal property up to \$104,250, and loss of use up to \$20,850. Additionally, there is coverage for ordinance or law up to 25% of Coverage A, amounting to \$40,000. The total annual policy premium is \$854, which includes a hurricane portion of \$297 and a non-hurricane portion of \$505. Deductibles are set at \$1,000 for all other perils and 2% of Coverage A, equating to \$3,200 for hurricane-related losses. Sinkhole coverage is not included. Liability coverages consist of personal liability up to \$100,000 and medical payments up to \$1,000, both included in the policy. Optional coverage for water backup and sump overflow is available for \$5,000 at an additional premium of \$25. Discounts totaling \$2,083 have been applied for proof of updates and windstorm loss mitigation. Policy fees include a \$25 managing general agency fee and a \$2 emergency management preparedness surcharge. The policy is based on the Homeowners 3 Special Form (HO-3) and includes endorsements for limited water damage and water backup coverage. The property is classified as a masonry construction, built in 1971, and is a single-family dwelling.