


Home Insurance Premium before the program



**FLORIDA  
PENINSULA**  
Insurance Company  
P.O. Box 20207, Lehigh Valley, PA 18002-0207  
For Customer Service and Claims Call 1-877-229-2244 or visit [www.floridapeninsula.com](http://www.floridapeninsula.com)

POLICY NUMBER  
[REDACTED]

POLICY PERIOD  
From 07/17/2024 To 07/17/2025  
12:01 A.M. Standard Time at the residence premises

RENEWAL DECLARATION  
INSURED:  
GLORIA J FERGUSON  
[REDACTED]  
MIAMI GARDENS, FL 33055-3440  
Phone: 786-362-9799  
The residence premises covered by this policy is located at the address listed below.  
[REDACTED]  
Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

Effective: 07/17/2024

Date Issued: 05/25/2024

AGENCY:  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
Phone: 305-944-3600

COVERAGES	LIMIT OF LIABILITY	PREMIUM
<b>SECTION I COVERAGE</b>		
A. DWELLING	\$ 184,200	\$ 7,285.07
B. OTHER STRUCTURES	\$ 3,684	\$ -50.74
C. PERSONAL PROPERTY	\$ 46,050	\$ -46.05
D. LOSS OF USE	\$ 18,420	Included
<b>SECTION II COVERAGE</b>		
E. PERSONAL LIABILITY	\$ 100,000	Included
F. MEDICAL PAYMENTS	\$ 2,000	Included
OPTIONAL COVERAGES See FORMS SCHEDULE on page 2 for details		\$ -1,651.66
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:		\$ 2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:		\$ 55.37
MANAGING GENERAL AGENCY FEE:		\$ 25.00
<b>TOTAL POLICY PREMIUM:</b>		<b>\$ 5,618.99</b>
Note: The portion of your premium for Hurricane Coverage is:		\$ 2,270.12
Non-hurricane Premium:		\$ 3,266.50
The amount of premium change due to approved rate increase is:		\$ 493.45
The amount of premium change due to coverage changes is:		\$ 236.49
The amount of premium change due to fee changes is:		\$ 21.72

DEDUCTIBLES

All Other Perils Deductible: \$1,000 Sinkhole Deductible: N/A

HURRICANE DEDUCTIBLE: 2% of Coverage A = \$3,684

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:  
PHH MORTGAGE SERVICES ISAOA  
PO BOX 5954, SPRINGFIELD, OH 45501

Loan #: 8013911204

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

05/25/2024

COUNTERSIGNED DATE

Total policy premium: \$5,618.99



# Home Insurance Premium after the program



<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
[Redacted]		<b>From</b>	<b>To</b>
		05/27/2025	05/27/2026
12:01 A.M. Standard Time at the described location			
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221</b>		<b>1-877-560-5224 (FOR ALL INQUIRIES)</b>	
NEW DECLARATION		Effective: 05/27/2025      Date Issued: 05/27/2025	
<b>INSURED:</b>		<b>AGENT: 9963274</b>	
GLORIA FERGUSON [Redacted] T MIAMI GARDENS, FL 33055		[Redacted] [Redacted] [Redacted] [Redacted] 45	
Telephone: (305) 628-4337		Telephone: (877) 677-4063	
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:			
[Redacted] MIAMI GARDENS, FL 33055-3438			

Coverage is provided where premium and limit of liability is shown.  
Flood coverage is not provided by Cypress Property & Casualty Insurance Company  
and is not a part of this policy.

SECTION I COVERAGE	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$205,000.00	\$2,052.26
B. OTHER STRUCTURES	\$4,100.00	Included
C. PERSONAL PROPERTY	\$51,250.00	Included
D. LOSS OF USE	\$20,500.00	Included
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$100,000.00	\$18.35
F. MEDICAL PAYMENTS	\$1,000.00	Included
OPTIONAL COVERAGES		
Limited Fungi - Section I	\$10,000.00/\$20,000.00	Included
Limited Water Damage Coverage	\$10,000 OCC / \$20,000 AGG	Included
Loss Assessment Coverage	\$1,000.00	Included
Ordinance or Law Coverage	25% of Cov A	Included
Roof Surfacing Payment Schedule		(\$84.78)
Roof Surfacing Material Type:		
Architectural Composition Shingles		
Age of Roof: 6 to Less than 7		
Wind Loss Mit Credit		Included

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:

\$1,992.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

<b>FORMS AND ENDORSEMENTS</b>		<b>COUNTERSIGNED DATE</b> 05/27/2025  [Redacted] <b>BY</b> [Signature]
* CPC 103 (09 09)	* CPC 302 (06 20)	
* CPC 107 (12 12)	* CPC 305 (12 12)	
* CPC 127 (09 09)	* CPC 309 (07 15)	
* CPC 159NP (10 22)	* CPC 320 (06 16)	
Continued on Forms Schedule		
<b>ADDITIONAL INTERESTS</b>		
MORTGAGEE 8013911204 PHH MORTGAGE SERVICES ISAOA  PO BOX 5954 SPRINGFIELD OH 45501		

Total policy premium: \$1,992