

Home Insurance Premium before the program

AMERICAN SECURITY INSURANCE COMPANY

PO BOX 50355, ATLANTA, GA 30302
A Stock Insurance Company

CERTIFICATE NUMBER: [REDACTED]

CERTIFICATE PERIOD: EFFECTIVE DATE 05/03/2025			EFFECTIVE TIME 12:01 am	EXPIRATION DATE 05/03/2026	Issued under the provisions of Master Policy No.: MIP 223 FL 02-20
NAMED INSURED and Mailing Address: RUSHMORE SERVICING [REDACTED] ASSIGNS P.O. BOX 7729 SPRINGFIELD, OH 45501-7729			<u>For Company Use:</u> Basis: Territory: 0026 Class: O [REDACTED]		
DESCRIBED LOCATION. The property covered by this Certificate is at the described location unless otherwise stated: [REDACTED] MIAMI, FL 33147					
COVERAGE AND LIMITS OF LIABILITY - Coverage is provided only where a premium is shown for the coverage, subject to all conditions of this Certificate.					
RESIDENTIAL PROPERTY:					
<u>LIMIT OF LIABILITY</u>	<u>DEDUCTIBLES</u>	<u>PREMIUM</u>			
Coverage A - \$117,105	Windstorm, Hail or Hurricane: 5% of the Limit of Liability or \$5,000, whichever is greater.	\$4,454.00			
Coverage B - 10% of Coverage A	All Other Perils: \$2,000				
		TOTAL PREMIUM		\$4,454.00	
COMMERCIAL PROPERTY:					
<u>LIMIT OF LIABILITY</u>	<u>DEDUCTIBLES</u>	<u>PREMIUM</u>			
Building -	Windstorm, Hail or Hurricane: % of the Limit of Liability or , whichever is greater.				
	All Other Perils:				
		TOTAL PREMIUM			
Optional Coverages, Assessments, Surcharges, Taxes, Fees (if applicable):					
Florida EMPAT Surcharge					\$2.00
					TOTAL AMOUNT
					\$4,456.00
FORMS AND ENDORSEMENTS which are made a part of this Certificate at the time of issuance: MIP 223 FL (02-20), MIP 233 (01-12), MIP 05 FL (08-23), MIP 243 FL (08-23) MIP 304 FL (02-13), NOTI1256 (03-14), MIP 219 (06-22), MIP 239 FL (08-23)					
BORROWER - Name and address: WAYNE HESTER [REDACTED] [REDACTED] MIAMI, FL 33147					
Loan No.: 0709107460					

CLAIMS: 1-800-326-7781

Issue Date: 05/12/2025

ALL OTHER INQUIRIES:
1-800-303-2513

Countersignature (where required)

Total policy premium: \$4,456

Home Insurance Premium after the program



CITIZENS PROPERTY INSURANCE CORPORATION

301 W. DAY STREET, SUITE 1000

42

EVIDENCE OF PROPERTY INSURANCE

We will provide the insurance described on this form in return of the premium and compliance by the insured with all applicable provisions of the policy for which application has been made. No insurance is provided by us unless the premium is paid when due. If this insurance is terminated after policy issuance, we will provide written notice to the insured and any Mortgagee/Lienholder in accordance with policy provisions and any applicable legal requirements. The coverage described is subject to the provisions of the policy and this form is subordinate to the provisions of any policy declarations issued.

Policy Number: [REDACTED] **Policy Period:** **From** 08/05/2025 **To** 08/05/2026

Policy Type: HO-3 **At 12:01 a.m. Eastern Time at the Location of the Residence Premises**

Print Date: 08/05/2025

First Named Insured and Mailing

Address:
Wayne Hester
2470 N. Lincoln Court
Miami, FL 33147

Location of Residence Premises:

2 [REDACTED] MIAMI FL 33147-4960

Agent:

WE INSURE, LLC
RE [REDACTED]
SU [REDACTED]

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$2,500

Hurricane Deductible: \$8,830 (5%)

SECTION I - PROPERTY COVERAGES

- A. Dwelling :
- B. Other Structures:
- C. Personal Property:
- D. Loss of Use:

LIMIT OF LIABILITY

\$176,600
\$3,530
\$44,150
\$17,660

PREMIUM

\$3,588

SECTION II - LIABILITY COVERAGES

- E. Personal Liability:
- F. Medical Payments:

LIMIT OF LIABILITY

\$100,000
\$2,000

\$9

Included

OTHER COVERAGES

Replacement Cost Loss Settlement on Dwelling up to Coverage A amount
Ordinance or Law Limit (25% of Cov A)

(See Policy)

Included

Included

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

(Total includes assessments, surcharges and other premium adjustments not itemized here; refer to Policy Declarations)

\$3,694

WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.