

Home Insurance Premium before the program



POLICY NUMBER	POLICY PERIOD	
	From	To
	08/10/2025	08/10/2026
	12:01 A.M. Standard Time at the residence premises	

For Customer Service and Claims Call 1-877-229-2244 or visit [www.floridapeninsula.com](http://www.floridapeninsula.com)

RENEWAL DECLARATION

Policy Form:HO3

Effective:08/10/2025

Date Issued:06/18/2025

INSURED:

EDWARD DAVIS  
TAMPA, FL 33626-2923

AGENCY:

M. D. LABELLA INC  
11811 E. CENTRAL AVE  
TAMPA, FL 33626  
Phone: 813-818-1167

The residence premises covered by this policy is located at the address listed below.

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY	PREMIUM
SECTION I COVERAGE		
A. DWELLING	\$ 341,600	\$ 3,506.09
B. OTHER STRUCTURES	\$ 34,160	Included
C. PERSONAL PROPERTY	\$ 170,800	Included
D. LOSS OF USE	\$ 34,160	Included
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$ 100,000	Included
F. MEDICAL PAYMENTS	\$ 2,000	Included
OPTIONAL COVERAGES		
See FORMS SCHEDULE on page 2 for details		
FEES AND ASSESSMENTS		\$ -8.56
See FEES AND ASSESSMENTS on page 2 for details		
TOTAL POLICY PREMIUM:		\$ 3,497.53
Note: The portion of your premium for Hurricane Coverage is:		\$ 1,922.27
Non-hurricane Premium:		\$ 1,583.82
The amount of premium change due to approved rate increase is:		\$ 315.06
The amount of premium change due to coverage changes is:		\$ 136.44
The amount of premium change due to fee changes is:		\$ -66.11

DEDUCTIBLES

All Other Perils Deductible: \$2,500 Sinkhole Deductible: N/A

HURRICANE DEDUCTIBLE: 2% of Coverage A = \$6,832

LAW AND ORDINANCE

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:  
FREEDOM MORTGAGE CORP  
ISAOA/ATIMA  
P.O. BOX 5050  
TROY, MI 48007-5050  
Loan #: 000000000154997845

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE

Total policy premium: \$3,497.53

## Home Insurance Premium after the program

	EVIDENCE OF PROPERTY INSURANCE	Date: 01/05/2026
THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE OF PROPERTY INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.		
AGENCY <div>[REDACTED]</div>	PHONE(A/C, NO, EXT): (877)-677-4063	COMPANY <div>[REDACTED]</div>
INSURED EDWARD DAVIS <div>[REDACTED]</div>	POLICY NUMBER <div>[REDACTED]</div>	POLICY FORM <div>[REDACTED]</div>
	EFFECTIVE DATE 01/05/2026	EXPIRATION DATE 01/05/2027
	CONTINUE UNTIL TERMINATED IF CHECKED <input type="checkbox"/>	
PROPERTY INFORMATION		
LOCATION/DESCRIPTION <div>[REDACTED]</div> TAMPA, FL 33626		
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.		
COVERAGE INFORMATION		
COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
A. DWELLING	\$356,800	
B. OTHER STRUCTURE	\$7,136	
C. PERSONAL PROPERTY	\$89,200	
D. LOSS OF USE	\$35,680	
E. LIABILITY	\$100,000	
F. MEDICAL	\$2,000	
AOP		\$2,500
HURRICANE		2%=\$7,136
REMARKS (Including Special Conditions)	Total Premium \$2,549.48	
CANCELLATION		
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 15 DAYS WRITTEN NOTICE TO THE ADDITIONAL INTEREST NAMED BELOW, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.		
ADDITIONAL INTEREST		
NAME AND ADDRESS <div>[REDACTED]</div>	<input checked="" type="checkbox"/> MORTGAGEE	<input type="checkbox"/> ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN # 0154997845	
	AUTHORIZED REPRESENTATIVE	

**Total policy premium: \$2,549.48**