

# Home Insurance Premium before the program

## DECLARATIONS

AMERICAN SECURITY INSURANCE COMPANY  
PO BOX 50355, ATLANTA, GA 30302  
A Stock Insurance Company

CERTIFICATE NUMBER [REDACTED]

<b>CERTIFICATE PERIOD:</b> EFFECTIVE DATE: 12/04/2025 EFFECTIVE TIME: 12:01 am EXPIRATION DATE: 12/04/2026			Issued under the provisions of Master Policy No.: [REDACTED]
<b>NAMED INSURED</b> and Mailing Address: ONITY MORTGAGE CORPORATION ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTEREST MAY APPEAR [REDACTED]			<i>For Company Use:</i> Basis: Territory: 0020 Class: Oth [REDACTED]
<b>DESCRIBED LOCATION.</b> The property covered by this Certificate is at the described location unless otherwise stated: [REDACTED] FORT LAUDERDALE, FL 33309-0000			
<b>COVERAGE AND LIMITS OF LIABILITY</b> - Coverage is provided only where a premium is shown for the coverage, subject to all conditions of this Certificate.			
<b>RESIDENTIAL PROPERTY:</b>			
<u>LIMIT OF LIABILITY</u>	<u>DEDUCTIBLES</u>		<u>PREMIUM</u>
Coverage A - \$294,625	Windstorm, Hail or Hurricane: 5% of the Limit of Liability or \$5,000, whichever is greater.		\$10,066.00
Coverage B - 10% of Coverage A	All Other Perils: \$2,500		
		TOTAL PREMIUM	\$10,066.00
<b>COMMERCIAL PROPERTY:</b>			
<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
			\$10,068.00
<b>FORMS AND ENDORSEMENTS</b> 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), NOT1256 (03-14), MIP 219 (06-22), MIP 239 FL (08-23)			
<b>BORROWER</b> - Name and address: CALVIN LEON SMITH RAENELL SMITH [REDACTED] FORT LAUDERDALE, FL 33309 [REDACTED]			

CLAIMS: 1-800-326-2845

Issue Date: 04/01/20

ALL OTHER INQUIRIES:  
1-888-882-1855

Countersignature (where required)

**Total policy premium: \$10,068**

# Home Insurance Premium after the program



301 W BAY STREET, SUITE 1300  
JACKSONVILLE FL 32202-5142

## Homeowners HO-3 Special Form Policy - Declarations

**POLICY NUMBER:** [REDACTED] **POLICY PERIOD: FROM** 04/20/2026 **TO** 04/20/2027  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** NEW BUSINESS

**Named Insured and Mailing Address:**

**First Named Insured:**  
Calvin Smith  
[REDACTED]  
FORT LAUDERDALE, FL 33309  
P [REDACTED] 53

**Location Of Residence Premises:**

[REDACTED] FL 33309-1611  
County: BROWARD

**Agent:**

[REDACTED]  
YRG INSURANCE PROFESSIONALS INC  
YESIS GOMEZ  
[REDACTED]  
MIAMI, FL 33186  
Ph: [REDACTED]  
Citizens [REDACTED]

**Primary Email Address:**

[REDACTED]

**Additional Named Insured:** Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

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

**All Other Perils Deductible:** \$2,500

**Hurricane Deductible:** \$21,895 (5%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
<b>SECTION I - PROPERTY COVERAGES</b>	\$437,900	\$7,927
A. Dwelling :	\$0	
B. Other Structures:	\$0	
C. Personal Property:	\$43,790	
D. Loss of Use:		
<b>SECTION II - LIABILITY COVERAGES</b>		
E. Personal Liability:	\$100,000	\$8
F. Medical Payments:	\$2,000	INCLUDED
<b>OTHER COVERAGES</b>		
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**SUBTOTAL:** \$7,935

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$133

**Premium Adjustment Due To Allowable Rate Change:** (\$17)

**MANDATORY ADDITIONAL CHARGES:**

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment \$81  
Emergency Management Preparedness and Assistance Trust Fund (EMPA) \$2  
Tax-Exempt Surcharge \$141

**TOTAL POLICY PREMIUM INCLUDING ANY ADDITIONAL CHARGES, ASSESSMENTS, AND ADJUSTMENTS:**

**\$8,275**

The portion of your premium for:

Hurricane Coverage is \$5,736

Non-Hurricane Coverage is \$2,315

**Total policy premium: \$8,275**