

# Home Insurance Premium before the program

## DECLARATIONS

02/04/24

<p>[REDACTED]</p> <p>Home Office: Wilmington, DE</p>	<p>RENEWAL DECLARATION * * EFFECTIVE 04/11/24 12:01 AM, STANDARD TIME SUPERSEDES PREVIOUS DECLARATION BEARING SAME NUMBER FOR THIS PERIOD.</p>
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**YOUR NAME AND MAILING ADDRESS (Named Insured)**

<p>ROSETTA C SMITH</p> <p>[REDACTED]</p> <p>PLANT CITY FL 33563</p>	<p><b>DWELLING FIRE POLICY NUMBER</b> FSD 0121331 01</p> <hr/> <p><b>POLICY PERIOD THIS POLICY IS EFFECTIVE</b></p> <p>[REDACTED] 12:01 A.M. Standard Time [REDACTED] 12:01 A.M. Standard Time</p>
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**LOCATION OF RESIDENCE PREMISES**

<p>[REDACTED]</p> <p>PLANT CITY FL 33563</p>	<p><b>COUNTY:</b> HILLSBOROU</p> <p><b>SQUARE FOOTAGE:</b> 0924</p> <p><b>OCCUPANCY:</b> OWNER</p> <p><b>CONSTRUCTION TYPE:</b> BRICK, STONE, MASONRY</p> <p><b>ROOF TYPE:</b> COMPOSITION SHINGLE</p> <p><b>DISTANCE TO FIRE HYDRANT:</b></p> <p><b>DISTANCE TO FIRE DEPARTMENT:</b></p> <p><b>CLAIMS PHONE NUMBER:</b> 866-324-6516</p>	<p><b>YEAR BUILT:</b> 1957</p> <p><b>UNITS:</b> 1</p> <p><b>PROTECTION CLASS:</b> BCEG: 99</p>
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**AGENCY**

[REDACTED]

[REDACTED]

[REDACTED]

**COVERAGES AND LIMITS OF LIABILITY - Coverages are subject to all conditions of this policy**

Section I - Property Coverages

Description		Limit of Liability
Dwelling	Coverage A	\$ 162,500
Other Structures	Coverage B	\$ 16,250
Unscheduled Personal Property	Coverage C	\$ 25,000
Loss of Use/Fair Rental Value	Coverage D	\$ 32,500
Ordinance or Law	10% of the amount of Coverage A	

Deductible(s)

Description	Amount	Percentage
All Perils Other Than Hurricane	\$2000	
Hurricane Deductible	\$3250	2% of the Coverage A Limit of Liability

Section II-Liability Coverages

Description		Limit of Liability
Personal Liability	Coverage L	\$ 50,000
Medical Payments to Others	Coverage M	\$ 5,000

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT OF POCKET EXPENSES TO YOU.**

**PREMIUM SUMMARY**

Base Premium		Selected Endorsements		State Tax or Fee		<b>TOTAL PREMIUM</b>
\$2,974.00	+	\$ 0.00	+	\$32.00		= \$3,006.00

**Total policy premium: \$3,006**

# Home Insurance Premium after the program



**Exchange**

esville, FL 32614-7018

## DWELLING FIREDP-3 DECLARATIONS

**POLICY NUMBER**

New

**THIS IS NOT A BILL**

06/01/2026

Payment notice will be sent separately  
to: Insured

**Insured**

Rosetta Smith

PLANT CITY, FL 33563

**AGENCY**

FLT020

EET

PHONE NUMBER:

**POLICY PERIOD: 05/27/2026 to 05/27/2027.** Each period begins and ends at 12:01 AM standard time at the insured location.

**DESCRIBED LOCATION:** Same as address shown under Insured.

Coverage is provided where a premium or limit is shown for the coverage.

BASIC POLICY COVERAGES	LIMIT	FIRE	EXTENDED COVERAGE	HURRICANE	ANNUAL PREMIUM
COVERAGE A - Dwelling	\$187,948	\$295.00	\$668.00	\$777.00	\$1,740.00
COVERAGE B - Other Structures	\$3,759	Incl	Incl	Incl	Incl
COVERAGE C - Personal Property	\$43,250	\$51.00	\$171.00	\$220.00	\$442.00
COVERAGE D - Fair Rental Value	\$0	Incl	Incl	Incl	Incl
COVERAGE E - Additional Living Expense	\$18,795	Incl	Incl	Incl	Incl
COVERAGE L - Liability Each Occurrence	\$300,000				\$73.00
COVERAGE M - Medical Payments to Others Each Person	\$1,000				Incl

**BREAKDOWN OF PREMIUM:**

**Charges**

	Limit	Premium
Annual Premium for Basic Policy Coverages		\$2,255.00
Age of Dwelling Surcharge		\$390.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability	\$50,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	\$10,000/\$10,000	Incl
No Prior Insurance / Lapse Surcharge		\$174.00
Ordinance or Law Coverage	10%	\$63.00
Replacement Cost Buy Back		Incl
Tower Hill CyberShield Coverage	\$25,000	\$40.00
Occurrence Deductible:	\$500	
Identity Recovery Annual Aggregate Limit:	\$25,000	
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023		\$19.24
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$192.40

**Credits**

	Premium
Age of Roof Credit	-\$93.00
Damage Caused by Water and Tear Out Limitation - \$10,000	-\$268.00
Deductible Options	-\$597.00
Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Senior Credit	-\$40.00
Sinkhole Exclusion	Incl

**Total Policy Premium:**

**\$2,162.64**

RP-DW-DEC (06/25)

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**Total policy premium: \$2,162.64**

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