

**St. Johns Insurance Company**6675 Westwood Blvd., Suite 360  
Orlando, FL 32821Customer Service: 1-800-748-2030  
Claim Reporting: 1-877-748-2059**Homeowners Policy Declaration  
Renewal**

<b>Policy Number:</b> SJ30177959	<b>Policy Effective Date:</b> 09/25/2019
<b>Process Date:</b> 08/01/2019 9:39 PM	<b>Policy Expiration Date:</b> 09/25/2020 12:01 AM at property address

**Named Insured and Mailing Address:**Claudia Tinari  
7309 BRUNSWICK CIR  
BOYNTON BEACH, FL 33437-2544**Agency:** 9985334

Seeman Holtz Property &amp; Casualty LLC

**Address:**301 Yamato Rd Ste 2250  
Boca Raton, FL 33431**Phone Number:** (561)716-3440**Phone Number:** (561)451-1900**Email Address:** sroth@seemanholtzpc.com**Renewal Change(s):** The amount of premium increase due to approved rate increase is: **\$252.00**The amount of premium increase due to coverage change is: **\$80.00**

Property Coverage A limit may increase at renewal due to an inflation factor of 1.033, as determined by the "ISO 360 Value" to maintain insurance to the approximate replacement cost of your home.

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

**Location(s) of Property Insured:** 7309 BRUNSWICK CIR  
BOYNTON BEACH, FL 33437-2544**Property Characteristics:**

<b>Form:</b> HO-3	<b>Protection Class:</b> 04	<b>BCEG:</b> 03
<b>Rating Tier:</b> Preferred	<b>Construction Type:</b> Reinforced Masonry	<b>Occupancy:</b> Owner
<b>Territory:</b> 038 - Palm Beach - Remainder	<b>Month/Year Built:</b> 01/1998	<b>Usage:</b> Primary
<b>County:</b> 0099-Palm Beach County	<b>Structure Type:</b> Dwelling	<b>Number of Families:</b> 1 Family
<b>Burglar Alarm:</b> Central Station Reporting	<b>Fire Alarm:</b> Central Station Reporting	<b>Automatic Sprinklers:</b> None

**Mitigation Characteristics:**

<b>Building Code Indicator:</b> Built Prior to 3/2002	<b>Opening Protection:</b> Class A - Hurricane Impact
<b>Roof Cover and Attachment:</b> Meets the 2001 FBC or the 1994 South FBC	<b>Secondary Water Resistance:</b> No
<b>Roof Deck Attachment:</b> 8d @ 6"/6"	<b>Roof Geometry:</b> Hip Roof
<b>Roof Wall Connection:</b> Single Wraps	<b>Gable End Bracing:</b>

**Hurricane Deductible: 2% = \$ 8,490**  
**All Other Peril Deductible: \$2,500**

AUTHORIZED COUNTERSIGNATURE

Insured Copy

08/01/2019  
SJDEC 05 11

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**Policy Premium: \$2,834.00    Fees/Assessments: \$27.00    Total Annual Premium: \$2,861.00**

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT.  
PLEASE SEE IMPORTANT NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$424,504	\$6,683.00
Coverage B - Other Structures	\$8,490	Included
Coverage C - Personal Property	\$212,252	Included
Coverage D - Loss Of Use	\$42,450	Included
Coverage E - Personal Liability	\$300,000	\$21.00
Coverage F - Medical Payments	\$2,000	Included
<b>Total Basic Premium:</b>		<b>\$6,704.00</b>

Additional Coverages/Endorsements/Exclusions	Limit	Premium
SJ J1            08 09 - Homeowners Policy Jacket		Included
SJ PRV        08 09 - Privacy Notice		Included
SJ OC           12 11 - Outline of Coverage - Homeowners Policy		Included
SJ HO 100     12 13 - Special Provisions - Florida		Included
SJ HO 101     02 16 - Animal Liability Exclusion		Included
SJ HO 105     04 15 - Home Day Care Exclusion		Included
SJ HO 160     05 11 - Catastrophic Ground Cover Collapse		Included
SJ DO           10 05 - Deductible Options Notice		Included
HO 00 03     10 00 - Homeowners 3 - Special Form		Included
SJ HO LO      10 05 - Important Information Regard Law and Ordinance		Included
OIR-B1-1655   02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670   01 06 - Checklist of Coverages		Included
IL P 001       01 04 - OFAC Advisory Notice		Included
SJ HO 120     12 03 - Existing Damage Exclusion Endorsement		Included
SJ HO 130     01 07 - Identity Theft Expense & Resolution Services Cov		\$25.00
SJ HO 04 90   05 08 - Personal Property Replacement Cost		\$362.00
SJ HO 23 70   05 08 - Windstorm or Exterior Paint or Waterproofing		Included
HO 03 34     05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability		Included
HO 03 51     01 06 - Calendar Year Hurricane Deductible		Included
HO 24 83     05 03 - Personal Injury		\$15.00
<b>Total Endorsement Premium:</b>		<b>\$402.00</b>

Discounts and Surcharges	Premium
Mitigation Credit	\$3,906.00
Premises Alarm or Fire Protection System Credit	\$366.00



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**Total Discounts and Surcharges: \$4,272.00**

<b>Fees and Assessments</b>	<b>Premium</b>
Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
<b>Total Fees And Assessments:</b>	<b>\$27.00</b>

<b>Hurricane Premium sub-total: \$1,882.00</b>	<b>Non-Hurricane Premium sub-total: \$952.00</b>
<b>Total Premium: \$2,861.00</b>	

**MORTGAGEE(S):**

None

**OTHER INTEREST(S):**

None

**NOTICES**

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

A rate adjustment of 8.6% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 75% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**



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**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNERS INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

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

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**