

Policy Number: 24202-00

**Insurance Company
 Basic Choice Dwelling Declarations Page**

Insured's Name and Mailing Address:

15
 MIAMI, FL 33

Effective Date: 03/09/2018
Expiration Date: 03/09/2019
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premise):

15
 MIAMI, FL 33

Your Agency:

Insurance Group, Inc (033)
 th Street

DORAL, FL 331
 -7386

County: MIAMI-DADE

Deductibles

All Other Perils: \$2,500
Hurricane: \$6,700 (2%)
 Windstorm or Hail (Other Than Hurricane): \$6,700 (2%)
 Sinkhole: No Coverage

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

Property and Liability Coverage

	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$335,000	\$5,079.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$83,750	\$1,176.00
Coverage D. Loss of Use	\$33,500	INCL
Coverage E. Personal Liability	\$300,000	\$72.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	Total Base Premium	\$6,327.00

Optional Coverages and Adjustments

LE023 (05/16) Preferred Contractor Endorsement		\$(68.00)
Fungi, Wet or Dry rot, or Bacteria Coverage	\$10,000	INCL

Total Optional Coverages and Adjustments \$(68.00)

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00

Total Mandatory Additional Charges

TOTAL ANNUAL POLICY PREMIUM: (Including Assessments and All Surcharges)	\$	1,427.00
The portion of your premium for Hurricane Coverage is:	\$	856
The portion of your premium for All Other Coverage is:	\$	501

Policy Number: 4202-00

Policy Forms and Endorsements		
BCFL0001 (05/16)	BCFL0002 (06/16)	BCFL0006 (05/16)
BCFL0017 (05/16)	BCFLE023 (05/16)	DP 10C (10/16)
DP A002 (12/12)	DP A007 (10/16)	DP E005 (12/12)
DP E024 (12/12)	OIR-B1-1670 (01/06)	

Rating Credits and Surcharges	
Ordinance and Law Coverage	
Wind Mitigation Credit	\$120.00
Building Code Effectiveness Grading Credit	\$(5,031.00)
Age of Home Surcharge	\$(194.00)
Deductible Adjustment	\$13.00
	\$233.00

Rating Information			
Form Type	Basic Choice	Burglar Alarm	NO
Year Built	2006	Fire Alarm	NO
Construction Type	Masonry	Automatic Fire Sprinkler	None
Townhouse/Rowhouse	NO	Terrain	C
County	MIAMI-DADE	Roof Covering	FBC Equivalent
Territory	34	Roof Decking	Dimensional Lumber (Wood)
Hurricane Zone	156	Roof Deck Attachment	C - 8d @ 6in / 6in
Protection Class	4	Roof to Wall Connection	Single Wrap
Distance to Hydrant	300 ft	Roof Shape	Hip
Distance to Fire Station	N/A	Secondary Water Resistance	NO
BCEGS	2	Opening Protection	Hurricane (Class A)
Number of Families	1	FBC Wind Speed	120+ mph
Occupancy	Owner	Wind Speed Design	120 mph
Usage	Primary	Debris Region	YES
Seasonal Surcharge	NO	Wind/Hail Excluded	NO
No Prior Insurance Surcharge	NO	Age of Home Surcharge/Credit	YES
Municipal Code Fire/Police		Number of Units	1

Mortgagee(s) and/or Additional Insured(s)
 1st Mortgagee: *AQUI VAN LOS NOMBRES DE LOS PRESTAMISTAS*
 Loan #: 81620



A premium adjustment of \$ (5,031.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 89 %.

A premium adjustment of \$ (194.00) is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Countersigned by: [Signature]
 Agents

Executed by: [Signature]
 President