FRONTline INSURANCE

Underwritten By: First Protective Insurance Company
PO Box 958405
Lake Mary, FL 32795

Policy Information	
Policy Type:	Homeowners (HO3)
Policy Number:	5691334080
Policy Effective Date:	02/03/2026 12:01 AM
Policy Expiration Date:	02/03/2027 12:01 AM
Date Printed:	02/02/2026

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT

TO REPORT A CLAIM, CALL 1-800-675-0145.

Premium Information	
Total Premium:	**$1,797.53**
Non-Hurricane Premium:	$665.00
Hurricane Premium:	$1,088.00

Agency Contact Information

Marshall Insurance Group LLC
195 INTERNATIONAL PKWY SUITE 100
HEATHROW, FL 32746-5074
Email Address: csr@marshallig.com
Phone Number: 888-861-0080

Named Insured(s)

Named Insured:	CHRISTOPHER RECIO	
Mailing Address:	3410 BRAHMAN AVE, ROCKLEDGE, FL 32955-4500	
Email Address:	chrisjr10@aol.com	Phone Number: 305-975-2715
Named Insured:	DIANA VALLEJO	
Mailing Address:	3410 BRAHMAN AVE, ROCKLEDGE, FL 32955-4500	
Email Address:	dianitavallejo@hotmail.com	Phone Number:

Insured Property Location	
3410 BRAHMAN AVE, ROCKLEDGE, FL 32955-4500	County: Brevard

Coverage Information

Section I – Property Coverages	**Limit**	**Premium**
Coverage A (Dwelling)	$565,000	$1,616
Roof Loss Settlement - Valuation Method	Replacement Cost Value	Included
Coverage B (Other Structures)	$11,300	Included
Roof Loss Settlement - Valuation Method	Replacement Cost Value	Included
Coverage C (Personal Property)	$250,000	Included
Coverage D (Loss of Use)	$62,150	Included
Section II – Liability Coverages		
Coverage E (Personal Liability)	$300,000	$30
Coverage F (Medical Payments to Others)	$5,000	Included

Deductibles

ALL OTHER PERILS DEDUCTIBLE:	$5,000
WATER DEDUCTIBLE:	$5,000
CALENDAR-YEAR HURRICANE DEDUCTIBLE:	**$11,300 (2% OF COVERAGE A)**

Additional Coverages and Endorsements

Additional Coverages and Endorsements:	**Limit**	**Premium**
Loss Assessment	$1,000	Included

FRONTline INSURANCE

Underwritten By: First Protective Insurance Company
PO Box 958405
Lake Mary, FL 32795

Policy Information	
Policy Type:	Homeowners (HO3)
Policy Number:	5691334080
Policy Effective Date:	02/03/2026 12:01 AM
Policy Expiration Date:	02/03/2027 12:01 AM
Date Printed:	02/02/2026

Additional Coverages and Endorsements

Additional Coverages and Endorsements:	**Limit**	**Premium**
Ordinance Or Law Coverage	10% Of Dwelling	$82
Limited Bacteria, Fungi, Wet or Dry Rot	$10,000 / $50,000	Included
Water Back-up And Sump Discharge Or Overflow Coverage	$5,000	$25

Policy Forms and Endorsements

Policy Forms and Endorsements:	**Form Number**
Privacy Policy and Practices	FP 00 02(10 08)
Policy Jacket	FP 00 01(10 08)
Claims Letter	FP 00 03(10 08)
OFAC Advisory Notice	IL P 001(01 04)
Insurance Score Letter	Adverse Letter(01 22)
Notice of Premium Discounts for Hurricane Loss Mitigation	FIM FL WLR(01 25)
Checklist of Coverage	FIM FLHO CLC(01 25)
Homeowners 3 - Special Form	HO 00 03(05 11)
Special Provisions - Florida	FIM FL HO3 SP(02 25)
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	FIM 00 13(06 21)
Animal Liability Exclusion Endorsement	FIM 00 17(05 21)
Screen Enclosure Hurricane Limitation	FIM 00 19(08 23)
Ordinance or Law Coverage	FIM 00 24(08 23)
Loss Assessment Coverage	FIM 00 33(05 21)
Solar Panel(s), Solar Roof(s), and Solar Water Heating System(s) Exclusion	FIM 00 34(01 23)
Catastrophic Ground Cover Collapse	FIM 00 39(05 21)
Cosmetic and Aesthetic Damage to Floors Limitation	FIM 00 42(05 21)
No Coverage for Loss Caused by Erosion, Tree Roots, or Organic Debris - Florida	FIM 00 49(05 21)
Calendar Year Hurricane Deductible (%) w/Supplemental Reporting Requirement - Florida	FIM 03 51(05 23)
Homeowners Deductible Options Notice	FIM FL HO DED(03 25)
Sinkhole Exclusion Notice - Florida	FIM SEN(01 12)
No Section II-Liability Coverages for Home Day Care Business	HO 04 96(10 00)
Water Back Up and Sump Overflow	HO 05 99(05 13)

Credit(s) and Surcharge(s)

Credit(s)	**Premium**
Smart Home Water Protection - Alert Only	($31.92)
Wind Loss Reduction Credit	($877.11)

Fees and Assessments

Policy Fee	$25.00
Emergency Management Preparedness and Assistance	$2.00
2023 Florida Insurance Guaranty Association Surcharge	$17.53

FRONTline INSURANCE

Underwritten By: First Protective Insurance Company
PO Box 958405
Lake Mary, FL 32795

Policy Information	
Policy Type:	Homeowners (HO3)
Policy Number:	5691334080
Policy Effective Date:	02/03/2026 12:01 AM
Policy Expiration Date:	02/03/2027 12:01 AM
Date Printed:	02/02/2026

Rating Information			
Territory/Census Block Group:	064/120090630001	Year Built:	2000
Construction Type:	Masonry	Protection Class:	3
BCEG:	04	Usage Type:	Primary
Occupancy:	Owner Occupied	Square Footage:	2462
Distance to Coast:	13900	Exterior Siding:	Stucco
Number of Stories:	1	Roof Shape:	Gable
Primary Roof Year:	2016	Primary Roof Type:	Architectural Shingle
Secondary Roof Year:	N/A	Secondary Roof Type:	N/A
Roof Pitch:	Medium	Terrain:	B
Secondary Water Resistance:	No	Opening Protection:	Unknown
Roof Deck:	N/A	Roof Wall Connection:	Single Wraps
Roof Cover:	FBC Equivalent	Roof Deck Attachment	B(8d @ 6"/12") Nails
Wind Borne Debris Region?	Yes	FBC Wind Speed:	115-130
High Velocity Hurricane Zone:	No	Exclude Windstorm or Hail:	No

FRONTline INSURANCE

Underwritten By: First Protective Insurance Company
PO Box 958405
Lake Mary, FL 32795

Policy Information	
Policy Type:	Homeowners (HO3)
Policy Number:	5691334080
Policy Effective Date:	02/03/2026 12:01 AM
Policy Expiration Date:	02/03/2027 12:01 AM
Date Printed:	02/02/2026

Notices

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

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

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

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

A Rate Adjustment of 5.80% is included to reflect the Building Code Effectiveness Grade (BCEG) in your area. Adjustments range from 1.90% Surcharge to 13.20% Credit.

A Rate Adjustment of 39% 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 71%.

Countersigned By:  Date Signed: 02/02/2026

FRONTLINE WEBSITE: www.frontlineinsurance.com
TO REPORT A CLAIM, CALL 1-800-675-0145