

Homeowners Choice Property & Casualty Insurance Company, Inc.

Homeowners HO3 Policy Declarations - Renewal

Name Insured and Mailing Address: STEVEN HOFFMAN ALEXANDRA HOFFMAN 509 W AMHERST CIR SATELLITE BEACH, FL 32937	Location of Residence Premises: 509 W AMHERST CIR SATELLITE BEACH, FL 32937 County: BREVARD	Policy Number: HCPC-HO3-619302-3 Renewal - Endorsed Policy Effective Date: Apr 20, 2025 12:01AM Policy Expiration Date: Apr 20, 2026 12:01AM
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE		
Coverages Section I A. Dwelling B. Other Structures C. Personal Property D. Loss of Use Section II E. Personal Liability F. Medical Payments	Limit of Liability \$363,000 \$7,260 \$90,750 \$36,300 \$100,000 \$2,000	Annual Premium \$5,285 Included (\$36) Included Included Included Forms, Notices and Endorsements: HC HO3J 10 21 OIR-B1-1670 (1-1-06) HC OC HO3 08 16 OIR-B1-1655 (Rev. 02/10) HC WL 05 13 HC 09 DN 12 13 HC HO OL 12 17 HC HO3 TOC 02 24 HC HO3 02 24 HC CGCC HO3 03 13 HC 24 02 24 HO 04 96 04 91 HC HO MUP 10 22
Endorsement Premium Total (See Details, P.2)		\$0
Credits and Charges: Coverage A Increased due to an Inflation Factor Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment		Rating Information: Territory: 57 BCEG: 99 Fire Alarm: No Burglar Alarm: No Sprinkler: N Construction: M Year Built: 1979 Protection Class: 5 Wind Mitigation Factor: 0.720 (34509)
Underwriting Surcharges (See Details, P.2) Total Annual Policy Premium Policy Fees (See Details, P.2) Endorsement Fees (See Details, P.2)		\$1,333 \$6,582 (\$40) (\$2,891)
Total Policy Charges		\$3,651
Deductible Section I		In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise stated in the policy: No Sinkhole Coverage \$2,500 All Other Perils Deductible 2% (\$7,260) Hurricane Deductible (Hurricane and Sinkhole Deductibles are a percentage of Coverage A)

The Hurricane portion of the Premium is: \$4,107

The Non-Hurricane portion of the Premium is: \$2,475

A rate adjustment of \$ 0 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from approximately a 1.9% surcharge to a 13.2% credit.

Please see Page 2 for important notices that apply to this policy.

Agent: ERIK G NATWICK NATWICK INSURANCE INC 1301 S PATRICK DR SUITE 73 SATELLITE BEACH, FL 32937 Phone: (321) 735-0381	Other: 1st Lien - FIFTH THIRD BANK NA ISAOA ATIMA PO BOX 391197 SOLON, OH 44139 Loan # 1007090192 Bill To: Policyholder
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Authorized Countersignature:



Apr 09, 2025 03:03PM

Endorsement Premium Details:		Limit of Liability	Annual Premium
Personal Property Replacement Coverage			Not Included
Mold Coverage Property		\$10,000	Included
Mold Coverage Liability		\$50,000	Included
Permitted Incidental Occupancy			Not Included
Loss Assessment Coverage		\$1,000	Included
Ordinance or Law		25% of Coverage A	Included
Endorsement Premium Total			\$0
Underwriting Surcharges Details:			
No Prior Insurance or Dec Page Adjustment			\$0
Seasonal or Unoccupied Surcharge			\$0
Age of Home Adjustment			\$1,333
Rate Equalization Credit			\$0
Voluntary Writing Credit			\$0
Discount Capping Adjustment			\$0
Underwriting Surcharges Total			\$1,333
Policy Fee Details:			
Managing General Agency Fee			\$25
Emergency Management Preparedness and Assistance Trust Fund Fee			\$2
2023-10 Florida Insurance Guaranty Association (FIGA) Assessment Surcharge			\$66
Legislative Premium Tax Discount			(\$116)
Legislative Fire Marshal Discount			(\$17)
Policy Fee Total			(\$40)
Recent Changes and Endorsements:		Date Effective	Premium Change
Wind Mitigation Endorsement		04/20/2025	(\$2,891)
Endorsement Total			(\$2,891)

NOTICES

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

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.

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.