

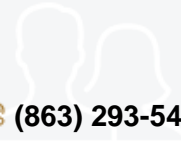
HOMEOWNERS AMENDED POLICY DECLARATION

POLICY OIC30066090-00 WITH AGENCY 0947000 FOR POLICY PERIOD 12/12/2019 THRU 12/12/2020


Policyholder
DEBRA KERBER
STEPHEN KERBER
 6030 Abbey Oaks Dr
 Lakeland, FL 33811-3214

Agency Contact
Barfield Insurance & Financial Services Inc

 1106 Spirit Lake Rd
 Winter Haven, FL 33880

 **(863) 293-5400**


For your convenience, all of your policy information is now available online.

Log into the  customer portal on our website at www.olympusinsurance.com and start enjoying 24/7 access to your account.

We appreciate your business and your trust in Olympus!


LOCATION OF PROPERTY INSURED

 6030 Abbey Oaks Dr
 Lakeland, FL 33811-3214

CHANGE REASON(S)

- Changed Risk Address

CHANGE EFFECTIVE: 12/12/2019
ADDITIONAL/RETURN PREMIUM: \$0.00

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$739.00	\$335.00	\$-10.00	\$27.00	\$0.00	\$1,091.00

DEDUCTIBLE INFORMATION

FORM TYPE	ALL OTHER PERILS DEDUCTIBLE	HURRICANE DEDUCTIBLE
HO-3	\$1,000	\$1,000

COVERAGE LIMITS AND PREMIUMS - SECTION I

Coverage A - Dwelling	\$450,000	\$873.65
Coverage B - Other Structures	\$9,000	Included
Coverage C - Personal Property	\$180,000	\$-135.00
Coverage D - Loss of Use	\$45,000	Included
Hurricane Premium -----	\$381.33	Included

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COVERAGE LIMITS AND PREMIUMS - SECTION II

Coverage E - Personal Liability	\$500,000	Included
Coverage F - Medical Payments to Others	\$5,000	Included

POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
Electronic Policy Credit	\$-10.00
Protective Device Credit (Included in Coverage A)	\$-27.72
Mitigation Credit (Included in Coverage A)	\$-2,757.89

MORTGAGEE(S)

Mortgagee 1 / Loan #:3440842253
 QUICKEN LOANS INC ISAOA

PO BOX 202070
 FLORENCE, SC 29502

POLICY FORMS AND ENDORSEMENTS


NUMBER	DATE		LIMIT	PREMIUM
Important Notice - EMS	06-18	Important Notice - Emergency Mitigation Services		
OL J1	07-14	Homeowners Policy Jacket		
OL GLB	06-13	Privacy Policy		
OL OC	05-19	Homeowners Policy Outline of Coverage		
OL HO LO	06-07	Ordinance or Law Coverage Notification Form		
OL DO	05-19	Deductible Options Notice		
HO3 IDX	06-07	Homeowners 3 - Policy Index		
HO 00 03	10-00	Homeowners 3 - Special Form		
OL HO 100	06-18	Special Provisions - Florida		
HO 03 34	05-03	Limited Fungi, wet or dry rot, or bacteria. Section II		
HO 03 52	01-06	Calendar Year Hurricane Deductible with Reporting Requirement - Florida		
HO 04 96	10-00	Coverages for Home Day Care Business		
IL P 001	01-04	OFAC Advisory Notice		
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss Mitigation		
OIR-B1-1670	01-06	Checklist of Coverage		
OL HO 101	11-15	Animal Liability Exclusion Endorsement		
OL HO 120	06-07	Existing Damage Exclusion Endorsement		

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OL HO 140	12-13	Catastrophic Ground Cover Collapse Notice	
OL HO 153	09-14	Diving Board and Pool Slide Liability Limitation	
OL HO 04 16	06-07	Premises Alarm or Fire Protection System	
OL HO 5010	05-19	Spartan Enhanced Coverage	\$335.00
OL HO VL	11-11	Vacancy Limitation Endorsement	

****Coverage is provided where premium and limit of liability are shown.
 Flood coverage is not provided by this policy.*

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 MAY ALSO NEED TO 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, 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.

PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, LOSS OR DAMAGE CAUSED BY THE PERIL OF WINDSTORM OR HURRICANE IS NOT COVERED UNLESS NOTICE OF THE CLAIM, SUPPLEMENTAL CLAIM OR REOPENED CLAIM IS PROVIDED TO US IN ACCORDANCE WITH THE POLICY CONDITIONS, WITHIN THREE (3) YEARS FROM THE DATE THE HURRICANE MADE LANDFALL OR THE WINDSTORM CAUSED THE DAMAGE.

A rate adjustment of 5.0% credit is included to reflect the building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 79.0% 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.

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



AUTHORIZED COUNTER SIGNATURE
DATE 12/02/2019