



**Important Phone Numbers**  
 Customer Service: 800-500-1818  
 To Report a Claim: 877-333-1230  
 Mortgage Fax: 561-282-0627  
 Main Fax: 561-807-0811  
[www.PTI.insure](http://www.PTI.insure)

18 People's TrustWay • Deerfield Beach, FL 33441-6270

**Policy Number: PFL131139-06**

**People's Trust Insurance Company  
 Homeowners Declarations Page**

**Insured's Name and Mailing Address:**  
 ADAM FEINSTEIN  
 12780 BISCAYNE BAY DR  
 NORTH MIAMI, FL 33181

**Effective Date:** 11/01/2019  
**Expiration Date:** 11/01/2020  
 12:01 a.m. Eastern Time at the  
 location of the Residence Premises

**Insured Location (Residence Premises):**  
 12780 BISCAYNE BAY DR  
 NORTH MIAMI, FL 33181

**Your Agency:**  
 SEEMAN HOLTZ PROPERTY AND CASUALTY, LLC  
 (0459/00-00)  
 301 YAMATO ROAD  
 SUITE 2250  
 BOCA RATON, FL 33431  
 (561) 451-1900

**County:** MIAMI-DADE

**Deductibles**

**All Other Perils Deductible:**  
**\$5,000**

**Sinkhole Deductible:**  
**No Coverage**

**Hurricane Deductible:**  
**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	\$481,099	\$3,228.00
Coverage B. Other Structures	\$48,110	\$28.00
Coverage C. Personal Property	\$120,275	INCL
Coverage D. Loss of Use	\$48,110	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
<b>Total Base Premium</b>		<b>\$3,289.00</b>

**Optional Coverages and Adjustments**

A009 (11/07) Ordinance or Law Coverage Selection Form	25%	INCL
HOFL E004 (06/16) Fungi, Wet or Dry Rot, or Bacteria Coverage - Increased Limit	\$25,000	\$35.00
HOFL E006 (06/16) Personal Property Replacement Cost		\$322.00
E015 (11/07) Windstorm or Hail Exclusion		\$(195.00)
E023 (01/19) Preferred Contractor Endorsement		\$(95.00)
HOFL WTRDMGEXCL (10/18) Water Damage Exclusion		\$(940.00)
HOFL LMTWTR (10/18) Limited Water Damage Coverage	\$10,000	\$402.00

**Total Optional Coverages and Adjustments** **\$(471.00)**

**Mandatory Additional Charges**

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

**Total Mandatory Additional Charges** **\$27.00**

**Total Annual Policy Premium:**

**(Including Assessments and All Surcharges)**

**\$1,937.00**

The portion of your premium for Hurricane Coverage is:

\$0.00

The portion of your premium for All Other Coverage is:

\$1,804.00

**Policy Forms and Endorsements**

NOCPT (01/19)	A002 (11/07)	A009 (11/07)
DO (01/19)	E005 (11/07)	E015 (11/07)
E023 (01/19)	HO3 OC (01/19)	HOFL E004 (06/16)
HOFL E006 (06/16)	HOFL E014 (06/16)	HOFL LMTWTR (10/18)
HOFL WTRDMGEXCL (10/18)	OIR-B1-1670 (01-01-06)	P003 (01/19)
PTIC INSCR 1117	WHEXC (06/16)	

**Rating Credits and Surcharges**

Age of Home Surcharge	\$777.00
Deductible Adjustment	\$(1,055.00)
Building Code Effectiveness Grading Surcharge	\$37.00
Insurance Score Credit	\$(667.00)

**Rating Information**

<b>Form Type</b>	HO-3	<b>Wind/Hail Excluded</b>	Yes
<b>Year Built</b>	1957	<b>Terrain</b>	C
<b>Construction Type</b>	Masonry	<b>Roof Covering</b>	N/A
<b>County</b>	MIAMI-DADE	<b>Roof Decking</b>	N/A
<b>Territory</b>	34	<b>Roof Deck Attachment</b>	N/A
<b>Census Block Group</b>	120860001202	<b>Roof to Wall Connection</b>	N/A
<b>Protection Class</b>	2	<b>Roof Shape</b>	Other
<b>BCEGS</b>	99	<b>Secondary Water Resistance</b>	No
<b>Burglar Alarm</b>	No	<b>Opening Protection</b>	None
<b>Fire Alarm</b>	No	<b>FBC Wind Speed</b>	N/A
<b>Automatic Fire Sprinkler</b>	None	<b>Wind Speed Design</b>	N/A
		<b>Debris Region</b>	Yes

**Policy Number: PFL131139-06**

**Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)**

**1st Mortgagee** IBERIABANK, ISAOA / ATIMA, P.O. BOX 12440, NEW IBERIA, LA 70562 Loan #: 44105934

A \$52.00 premium increase is due to a coverage change.

A \$-892.00 premium decrease is due to a rate change.

A premium adjustment of \$ 0.00 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 88 %.

A premium adjustment of \$ 37.00 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



\_\_\_\_\_  
Authorized Representative

## Important Notices

**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.**

**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.**

**To Report A Claim Call (1) 877-333-1230**