



Policy Number:
PFA 00016-01487 03 09 09

For Claims Customer Service:
1-877-505-3040

For Policy Customer Service:
1-800-262-1780

Amended Policy Declarations

(Correct Additional Insured)

Weston Insurance Company

Total Annual Premium:

\$2,297.00

Insured Information

Named Insured:	ADAM FEINSTEIN	Policy Number:	PFA 00016-01487 03 09 09	
Mailing Address:	12780 BISCAYNE BAY DR	Policy Period:	From:	To:
	NORTH MIAMI, FL 33181		11/01/2019	11/01/2020
	US		12:01 AM Standard Time at the Residence Premises	
Issued Date:	09/06/2019	Declarations Effective:	11/01/2019	

Agent Information

(Please contact your agent if there are any questions pertaining to your policy.)

Agent Name:	Seeman Holtz Property and Casualty, LLC(0980197)	Telephone:	(561) 948-4303
Agent Address:	301 Yamato Rd Ste 2250 Boca Raton, FL 33431		

Location Information

Residence Premises :	12780 BISCAYNE BAY DR	Additional Location Identification:
	NORTH MIAMI, FL, 33181	

Mortgagee Information

Name:	IBERIABANK ISAOA/ATIMA	Loan or Account Number:	44105934
Address:	PO BOX 12440 NEW IBERIA, Louisiana 70562		

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Coverage Information

(Coverage is provided where premium and limit of liability are shown.)

WINDSTORM OR HAIL PERILS ONLY

COVERAGES	MAXIMUM PERIL LIMIT	PREMIUM
Coverage A. Dwelling	\$480,200	INCLUDED
Coverage B. Other Structures	\$48,020	INCLUDED
Coverage C. Personal Property	\$120,050	INCLUDED
Coverage D. Loss of Use	\$48,020	INCLUDED

Deductibles

Losses as a result of Hurricane are subject to a 5% deductible of Coverage A. Dwelling: \$24,010.00

Losses as a result of Other Windstorm or Hail are subject to a \$500 deductible of Coverage A. Dwelling: \$500.00

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Additional Coverages

COVERAGES	LIMITS	PREMIUM
Ordinance or Law Increased Amount of Coverage	25% (Basic Included)	INCLUDED

Policy Premium

Premium allocated for Hurricane coverage is: \$2,221.00

Premium allocated for Other Windstorm or Hail coverage is: \$49.00

REQUIRED ADDITIONAL CHARGES:

Emergency Management Preparedness and Assistance Trust Fund Fee: \$2.00

Managing General Agency Fee: \$25.00

TOTAL POLICY PREMIUM INCLUDING ALL ASSESSMENTS AND ALL SURCHARGES: \$2,297.00

Difference in premium due to a coverage change: 0.00

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Policy Forms and Endorsements

Homeowners Policy Jacket (WIC FL HWJ 03 19), Personal Lines Declarations Page (WIC FL PL DEC 12 18), Privacy Notice, Additional Interests - Residence Premises (WIC HW0410 03 19), Personal property replacement cost loss settlement (WIC HW0490 03 19), Windstorm Protective Devices (WIC HW0421 03 19), Special Provisions - Florida (WIC FL PL 0110 03 19)

Location Characteristics

Form Type:	HW2	Year Built:	1957	Town/Rowhouse:	No
Construction Type:	Masonry	Occupancy Code:	Owner Occupied	Number of Families:	1
Secondary/Seasonal Residence:	No	Rented to Others:	No	Vacancy:	N/A
Territory:	23	BCEG / Schedule:	Non Participating		

A premium adjustment of \$36.05 is included to reflect the building code grade for your area. Adjustments range from a 1.9% surcharge to a 13.2% credit.

Wind Mitigation Credits

Terrain	
Roof Cover	FBC Equivalent
Roof Deck Attachment	Level C (8d @ 6" / 6")
Roof Wall Connection	Single Wraps
Secondary Water Resistance	No
Open Protection	Class A
Roof Shape	Gable

A premium adjustment of -\$8,808.09 is included to reflect the building's wind loss mitigation features or construction techniques that exist.

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Important Messages

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

FLOOD COVERAGE IS NOT PROVIDED IN 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.

Countersigned

Date: 09/06/2019

Weston Insurance Company

Authorized by:



Agent #: 0980197

Agent's Name:

Seeman Holtz Property and Casualty, LLC(0980197)

Agency's Name:

By: Michael C. Lyons
President

Amendments To Your Policy:

Correct Additional Insured