



PO BOX 3036, Bigfork, MT 59911

**RENEWAL PREMIUM NOTICE**

Policy Number	Payment Due Date	Policy Effective	Policy Expiration
VUW-HO-506149	06/13/2017	06/13/2017 12:01 AM	06/13/2018 12:01 AM

**Statement Mailed To :**

ROTH AGENCY INC  
301 YAMATO RD SUITE 2250  
BOCA RATON, FL 33431

**Agency:**

Roth Agency Inc  
301 Yamato Rd Suite 2250  
Boca Raton, FL 33431  
Phone#: (561) 451-1900

Dear Valued Customer:

Below is the total policy premium due for the renewal term of your homeowner policy. If your mortgage company or lienholder pays your premium, this is for notification purposes only.

To continue your coverage, please be sure the policy premium is received before the payment due date.

**Payment Due** 06/13/2017  
**Total Policy Premium** \$3,818.00  
**EMPAT Fee** \$2.00  
**MGA Fee** \$25.00

**Premium Balance** \$3,845.00

*Premium Balance includes Credits, Surcharges, Optional Coverages, Endorsements, State Surcharges and Taxes*

Insured Location : 1721 NE 198TH TER  
NORTH MIAMI BEACH, FL 33179

**THIS IS NOT A BILL - The Insured has already been billed.**

**Payment Options:****RENEWAL PREMIUM DUE NOTICE**

- \$3,845.00 1 - Pay - Full Payment
- \$2,321.00 2 - Pay - 60.0% of the total premium plus any applicable fees and assessments with the remaining premium due in 180 days. An installment fee of \$3.00 will be charged on each installment.
- \$1,557.00 4 - Pay - 40.0% of the total premium plus any applicable fees and assessments with the remaining premium due in three equal installments at 90, 180, and 270 day intervals. An installment fee of \$3.00 will be charged on each installment.

Policy Number	Annual Premium	Payment Due Date
VUW-HO-506149	\$3,845.00	06/13/2017

**Policyholder:**

MICHAEL COTZEN AND MARLA COTZEN  
1721 NE 198TH TER  
NORTH MIAMI BEACH, FL 33179-3149

**Make Check Payable and Mail To:**

VELOCITY RISK UNDERWRITERS, LLC  
PO BOX 3036  
BIGFORK, MT 59911



National Specialty Insurance Company

Administered by:



PO BOX 3036, Bigfork, MT 59911

For policy customer service call : (844) 878-7529

Wind Only Homeowners

Policy Declaration

Agency Copy

DECLARATION EFFECTIVE:

06/13/2017

Policy Number	From	To	Agency
VUW-HO-506149	06/13/2017 12:01 AM EST	06/13/2018 12:01 AM EST	4456

**AGENCY NAME AND ADDRESS:**

Roth Agency Inc  
301 Yamato Rd Suite 2250  
Boca Raton, FL 33431

**NAMED INSURED AND ADDRESS:**

MICHAEL COTZEN and MARLA COTZEN  
1721 NE 198th Ter  
North Miami Beach, FL 33179-3149

LOCATION OF RESIDENCE PREMISES:

1721 NE 198TH TER  
NORTH MIAMI BEACH, FL 33179

PREMIUM SUMMARY

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY FEES / SURCHARGES	TOTAL POLICY PREMIUM
\$3,818.00	\$0.00	\$27.00	\$3,845.00

<u>PRODUCT</u>	<u>CONST</u>	<u>YEAR</u>	<u>USE</u>	<u>COUNTY</u>	<u># FAMILY</u>	<u>OWNER OCC</u>	<u>PROT CLASS</u>	<u>TERRITORY</u>
HW-2	Masonry	1987	Primary	Miami-Dade	1 Family	Owner		25

	<u>Limits</u>	<u>Premium</u>
Coverage A - Dwelling	\$668,600	\$3,818.00
Coverage B - Other Structures	\$13,372	\$0.00
Coverage C - Personal Property	\$167,150	\$0.00
Coverage D - Loss of Use	\$66,860	\$0.00
Ordinance or Law	25%	\$0
Limited Mold	\$10,000 / \$0	\$0
Total Hurricane Premium		\$3,703
Total Non-Hurricane Premium		\$115
Total Policy Premium		\$3,818
		== == == ==
Total Premium, and Fees		\$3,845

Deductibles

	<u>Amount</u>
Other Windstorm or Hail Deductible	\$500
<b>Hurricane Deductible 5% of Coverage A</b>	<b>\$33,430</b>

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North Miami Beach, FL 33179-3149

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

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

----- MORTGAGEE(S) / ADDITIONAL INTEREST(S) -----

**First Mortgagee:**

**Second Mortgagee:**

**Additional Insured:**

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----- POLICY FORMS AND ENDORSEMENTS -----

<u>Number</u>	<u>Edition</u>	<u>Description</u>	<u>Limits</u>	<u>Premium</u>
HW PJ	012 02	Homeowners Policy Jacket		
HW WOF	012 01	Wind Only Homeowners Policy Form		
OIR B1 1655	02 10	Notice of Premium Discounts for Hurricane Loss Mitigation		
HW SP	012 02	Special Provisions Florida		
HW CYD	012 01	Calendar Year Hurricane Deductible		
HW DON	012 01	Deductible Options Notice		
CISIL NSIC PR	05 15	Policyholder Privacy Notice		
HW WPD	012 01	Windstorm Protective Devices		

A rate adjustment of 1.9% is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from 1.9% surcharge to 9.9% credit.

A rate adjustment of 63.0% credit is included to reflect the Windstorm Mitigation Device Credit. Adjustments range from 0% to 89.0%.

This replaces all previously issued policy declarations, if any. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.

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This policy does not protect you against loss due to flood.  
Flood insurance is available through the Federal  
Government. Contact your agent to apply for coverage.

SPECIAL MESSAGES: Other Coverages, Limits and Exclusions apply -- Refer to your policy for details

Ron Carlson  
Velocity Risk Underwriters, LLC