



Florida Family Insurance Company
 Post Office Box 136001
 Bonita Springs, Florida 34136-1360
 Customer Service: 888-850-4663
 Claims Office: 888-486-4663

This policy version supersedes previous versions.

HOMEOWNERS FORM HO 00 03 POLICY DECLARATIONS

Insured's Copy
 Policy Renewal
 Automatic Renewal

Prepared: 11/02/2019

Policy Number: **H102088570**

Policy effective from 12:01am **01/01/2020** to 12:01am **01/01/2021**

Named Insured:
 GREGORY KOPPEL
 LENA KOPPEL
 420 NE 13TH AVE
 FORT LAUDERDALE, FL 33301-1242

Producing Agent:
 Agent ID: D975
 SEEMAN HOLTZ PROPERTY AND CASUALTY, LLC
 301 YAMATO RD 2250
 BOCA RATON, FL 33431
 (561)451-1900

Location of Residence Premises:
 420 NE 13TH AVE
 FORT LAUDERDALE, FL 33301-1242

Policy is billed to Insured

Lienholder Interest Number 1:

Loan Number: 12-07412836 & 60-07412950
 FIRST REPUBLIC BANK
 ITS SUCCESSORS AND/OR ASSIGNS
 PO BOX 790869
 SAN ANTONIO, TX 78279-0869

**COVERAGE UNDER THIS POLICY IS NOT PROVIDED UNLESS PREMIUM IS PAID
 BASIC POLICY COVERAGES**

Policy Form	Coverage A	Coverage B	Coverage C	Coverage D	Coverage E	Coverage F
HO 00 03	\$423,489	\$8,470	\$211,745	\$84,698	\$300,000	\$1,000

POLICY DEDUCTIBLES

In case of a covered property loss, only that part of the covered loss above the following deductibles is covered:
 \$2,500 for losses from theft.
 \$2,500 for losses from water.
 \$2,500 for losses from all other covered perils.

Coverage is provided only where premium and limit of liability is shown on the reverse side of this page. FLOOD Coverage is not provided as part of this policy, but is available from Florida Family via your independent insurance agent if needed.

The following forms and endorsements are applicable to this policy:

FFI 0072 01 06	FF HO 03 07 13	FF SP FL 07 13	HO0413 09 98	HO0415 10 00	HO0416 04 91
HO0446 04 91	HO0477 06 94	HO0490 04 91	FFI 04 94 09 13	HO0496 04 91	FFI 00 170 10 11
FFI 00115 09 07	FFI 00120 09 07	FFI 00144 01 09	FFI 00150 11 09	FFI 00 183 08 16	FFI 00 184 08 16
FFI 0050 04 02	FFI 0082 10 05	FFI 0432 07 13	FFM0002 04 96	M500 05 11	

**THIS POLICY DOES NOT COVER LOSSES FROM WIND OR
 HAIL.**

See the Reverse side of this Page for Important Coverage and Premium Information.

The forms and endorsements that are new in this version of your policy are included with this declarations page. Forms and endorsements not included have been previously provided to you.

SECTION I - PROPERTY:

ANNUAL PREMIUM

Coverage A, Dwelling - Limit of \$423,489	\$2,396
Coverage B, Other Structures - Limit of \$8,470	(\$68)
Coverage C, Personal Property - Limit of \$211,745	Included
Coverage D, Loss of Use - Limit of \$84,698	Included

SECTION II - LIABILITY:

Coverage E, Personal Liability - Limit of \$300,000	\$14
FFM 00 02 Animal Liability Exclusion	Included
Coverage F, Medical Payments - Limit of \$1,000	Included

ADDITIONAL AND OPTIONAL COVERAGES:

HO 04 35 Loss Assessment Coverage - \$1,000	Included
HO 04 77 Ordinance or Law - Increased Amount of Coverage (25%)	\$138
HO 04 90 Personal Property Replacement Cost	\$240
HO 04 46 Inflation Guard (4%)	Included
FFI 04 32 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of \$10,000/\$20,000/\$50,000	Included
FFI 00 82 Trampoline Exclusion Endorsement	Included
FFI 00 115 Catastrophic Ground Cover Collapse	Included
FFI 00 120 Sinkhole Exclusion	Included
FFI 00 183 Water Damage Exclusion	(\$593)
FFI 00 184 Limited Water Damage Coverage - Limit of \$10,000	\$427
FFI 00 144 Water Back-up and Sump Discharge or Overflow - Limit of \$5,000	\$25

CREDITS AND SURCHARGES:

HO 04 16 Premises Alarm or Fire Protection System (406)	(\$72)
Age of Dwelling Surcharge (414)	\$359
Increased All Perils Deductible Credit	(\$383)

PREMIUM SUBTOTAL:

\$2,483

ADDITIONAL CHARGES:

Policy Service Fee	\$25
Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law	\$2

TOTAL ANNUAL POLICY PREMIUM

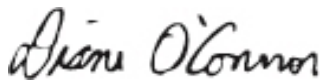
\$2,510

Premium change due to an approved rate change	\$50
Premium change due to a coverage change	(\$88)

BASIC POLICY RATING INFORMATION

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Protective Devices	Dwelling Construction Type
HO 00 03	1939	835	1	Central Burglar	Frame

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at www.floridafamily.com.



Countersignature of Authorized Representative

LAW AND ORDINANCE & FLOOD COVERAGE

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.