

What are my Declarations Pages?

Declarations Pages – Declarations pages are the first pages of any insurance policy. They are a summary of your insurance showing coverage's, policy number, building address, effective date of coverage, deductibles, and premium. It is important to know what coverage's and deductibles you have so a proper quote comparison can be made.

United Property & Casualty Insurance Company PO Box 30385 Tampa, FL 33630 Claims: 1-800-861-4370					Homeowners Policy Policy Declarations Page Direct Bill	
					Print Date: 08/01/2008	
Policy Number	Inception Date	Policy Period	Expiration Date	Effective Date	Agency Code: FA2010	
UPC1183647	8/14/2008 12:01 AM		8/14/2009	8/14/2008	New Business Declarations Page	

Named Insured and Address:

Agent: (239)772-1287
 Halbrehder Family Agency, LLC
 601 Del Prado Blvd N Unit 9
 Cape Coral, FL 33909

PREMIUM SUMMARY								
Basic Coverages Premium	Attached Endorsement Premium	Scheduled Property Premium	Policy Fee/Surcharges	TOTAL Policy Premium				
LOCATION								
FORM	CONST	YEAR	USE	NUM FAM	OCCUP	PROF CLASS	TERRITORY	BCEG
HP3	Masonry	2006	Primary	1	Owner	6	554	3
COUNTY CODE	TAX CODE FIRE	TAX CODE POLICE		P/C PERSONAL PROPERTY		FLOOD CARRIER		
071	222	222		Yes		United Flood		

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

COVERAGES - SECTION I

	Limits	Premiums
Coverage A - Residence	\$228,000	\$532
Coverage B - Other Structures	\$22,800	\$0
Coverage C - Personal Property	\$114,000	\$0
Coverage D - Loss of Use	\$45,600	\$0

Premium Charge for Hurricane Exposure \$698.23

The above coverages are subject to a **\$1,000.00 Non-Hurricane Deductible** per Non-Hurricane loss.

The above coverages are subject to a **2%/\$4,560.00 Hurricane Deductible** per hurricane loss.

COVERAGES - PERSONAL LIABILITY

	Limits	Premiums
Coverage E - Personal Liability	\$300,000	\$18
Coverage F - Medical Payments	\$3,000	\$6

LOCATION OF PROPERTY INSURED:

1109 NW 18TH TER
 CAPE CORAL, FL 33993

Countersignature:



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Insured Name JOHN P DOE					

----- ADDITIONAL INTERESTS / MORTGAGEES -----

JPMORGAN CHASE BANK, NA ISAOA ATIMA
 c/o CHASE HOME FINANCE LLC
 PO BOX 47020
 Doraville, GA 30362

59903583

Description	Limits	Premiums
Building Code Effectiveness Grading	228000	-135.00
Citizens Property Insurance Corporation Fee		13.00
Citizens Recoupment Surcharge		1.00
Companion Flood Policy Credit		-84.00
Emergency Management Preparedness Assistance Trust Fund Surcharge		2.00
FIGA08		17.00
Florida Hurricane Catastrophe Fund Fee		9.00
Florida Insurance Guarantee Association Assessment		3.00
Key Factor	228000	1,157.00
Limited Fungi Property/Liability Coverage	10000/50000	0.00
Policy Fee		25.00
Refrigerated Personal Property	500	20.00
Water Back Up and Sump Overflow	5000	25.00
Windstorm Loss Mitigation Credit		-632.00
Inflation Guard (Annual Increase)	4.00%	0.00

A rate credit adjustment of 8% has been applied to your premium to reflect the Building Code Grade for your area. Adjustments range from a 1% surcharge to an 11% credit.

----- ADDITIONAL INFORMATION -----

This replaces all previously issued policy declarations, if any. This policy applies only to accidents, occurrences, or losses which happen during the policy period shown above. In case of loss under Section 1, only that part of loss over the stated deductible applies. This declarations page together with all policy provisions and any other applicable endorsements completes your policy.