FRONTline INSURANCE

Underwritten By: First Protective Insurance Company
PO Box 958405
Lake Mary, FL 32795

Policy Information	
Policy Type:	Homeowners (HO3)
Policy Number:	9409274169
Policy Effective Date:	09/02/2025 12:01 AM
Policy Expiration Date:	09/02/2026 12:01 AM
Reason Amended:	Renewal
Date Printed:	07/09/2025

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT
TO REPORT A CLAIM, CALL 1-800-675-0145.

Premium Information	
Total Premium:	**$7,859.38**
Non-Hurricane Premium:	$2,311.00
Hurricane Premium:	$5,601.00

Agency Contact Information

McGriff Insurance Services - St. Petersburg (28th St)
12485 28TH ST N FL 3
ST PETERSBURG, FL 33716-1825
Email Address: heather.smith@mcgriff.com
Phone Number: 800-228-1820

Named Insured(s)

Named Insured: George McSwain
Mailing Address: 1214 89TH ST NW, BRADENTON, FL 34209-9658
Email Address: westbayou@gmail.com Phone Number: 941-737-0059

Insured Property Location	
1214 89TH ST NW, BRADENTON, FL 34209-9658	County: Manatee

Coverage Information		
Section I – Property Coverages	**Limit**	**Premium**
Coverage A (Dwelling)	$759,236	$7,220
Roof Loss Settlement - Valuation Method	Replacement Cost Value	Included
Coverage B (Other Structures)	Not Included	Not Included
Coverage C (Personal Property)	$189,810	Included
Coverage D (Loss of Use)	$83,516	Included
Section II – Liability Coverages		
Coverage E (Personal Liability)	$300,000	$24
Coverage F (Medical Payments to Others)	$3,000	Included

Deductibles	
ALL OTHER PERILS DEDUCTIBLE:	$2,500
WATER DEDUCTIBLE:	$2,500
CALENDAR-YEAR HURRICANE DEDUCTIBLE:	**$15,185 (2% OF COVERAGE A)**

Additional Coverages and Endorsements		
Additional Coverages and Endorsements:	**Limit**	**Premium**
Loss Assessment	$1,000	Included
Ordinance Or Law Coverage	25% Of Dwelling	$583
Personal Property Replacement Cost	Included	Included
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	$25,000 / $50,000	$60
Water Back-up And Sump Discharge Or Overflow Coverage	$5,000	$25

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Policy Forms and Endorsements

Policy Forms and Endorsements:	Form Number
Privacy Policy and Practices	FP 00 02(10 08)
Policy Jacket	FP 00 01(10 08)
Claims Letter	FP 00 03(10 08)
OFAC Advisory Notice	IL P 001(01 04)
Insurance Score Letter	Adverse Letter(01 22)
Notice of Change in Policy Terms	FIM FL HO NCPT(02 25)
Notice of Premium Discounts for Hurricane Loss Mitigation	FIM FL WLR(01 25)
Checklist of Coverage	FIM FLHO CLC(01 25)
Homeowners 3 - Special Form	HO 00 03(05 11)
Special Provisions - Florida	FIM FL HO3 SP(02 25)
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	FIM 00 13(06 21)
Animal Liability Exclusion Endorsement	FIM 00 17(05 21)
Screen Enclosure Hurricane Limitation	FIM 00 19(08 23)
Ordinance or Law Coverage	FIM 00 24(08 23)
Loss Assessment Coverage	FIM 00 33(05 21)
Solar Panel(s), Solar Roof(s), and Solar Water Heating System(s) Exclusion	FIM 00 34(01 23)
Catastrophic Ground Cover Collapse	FIM 00 39(05 21)
Cosmetic and Aesthetic Damage to Floors Limitation	FIM 00 42(05 21)
No Coverage for Loss Caused by Erosion, Tree Roots, or Organic Debris - Florida	FIM 00 49(05 21)
Calendar Year Hurricane Deductible (%) w/Supplemental Reporting Requirement - Florida	FIM 03 51(05 23)
Homeowners Deductible Options Notice	FIM FL HO DED(03 25)
Ordinance or Law Coverage Selection Form	FIM FL OLRN(02 24)
Sinkhole Exclusion Notice - Florida	FIM SEN(01 12)
No Section II-Liability Coverages for Home Day Care Business	HO 04 96(10 00)
Water Back Up and Sump Overflow - Florida	HO 05 99(05 13)
Personal Property Replacement Cost Loss Settlement - Florida	HO 23 86(05 13)

Credit(s) and Surcharge(s)

Credit(s)	Premium
Claim Free Discount	($221.28)
Wind Loss Reduction Credit	($5,660.20)

Fees and Assessments

Policy Fee	$25.00
2023 Florida Insurance Guaranty Association Surcharge	$79.12
Emergency Management Preparedness and Assistance	$2.00
State Fire Marshal Regulatory Assessment Deduction	($19.84)
Premium Tax Deduction	($138.90)

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Rating Information			
Territory/Census Block Group:	735/120810012043	Year Built:	1988
Construction Type:	Frame	Protection Class:	2
BCEG:	99	Usage Type:	Primary
Occupancy:	Owner Occupied	Square Footage:	3185
Distance to Coast:	4400	Exterior Siding:	Other
Number of Stories:	2	Roof Shape:	Hip
Primary Roof Year:	2016	Primary Roof Type:	Architectural Shingle
Secondary Roof Year:	N/A	Secondary Roof Type:	N/A
Roof Pitch:	Medium	Terrain:	B
Secondary Water Resistance:	Yes	Opening Protection:	Unknown
Roof Deck:	N/A	Roof Wall Connection:	Clips
Roof Cover:	FBC Equivalent	Roof Deck Attachment	C(8d @ 6"/6") Nails
Wind Borne Debris Region?	Yes	FBC Wind Speed:	115-130
High Velocity Hurricane Zone:	No	Exclude Windstorm or Hail:	No

Additional Interest(s)/Insured(s)/Mortgage(es)

Type: 1st Mortgagee
Escrowed: Yes
Loan Number : 1500016141
PNC BANK NATIONAL ASSOCIATION ISAOA ATIMA
PO Box 7433, Springfield, OH 45501

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Notices

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

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVERAGE COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

A Rate Adjustment of 0% is included to reflect the Building Code Effectiveness Grade (BCEG) in your area. Adjustments range from 1.90% Surcharge to 13.20% Credit.

A Rate Adjustment of 52% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 71%.

Premium change due to rate increase/decrease: $1,654.00

Premium change due to coverage change: -$249.00

Countersigned By: Date Signed: 07/09/2025

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