



Security First Insurance Company

P.O. Box 105651
Atlanta, GA 30348-5651

Policy Declarations

Policy Type: Homeowners HO5
Policy Number: FL00175116
Policy Effective Date: 07/17/2026 12:01 AM
Policy Expiration Date: 07/17/2027 12:01 AM
Date Printed: 05/19/2026

Agent Contact Information

Sarasota Insurance Group, Inc

Jessica Pendry
6170 State Road 70 E Ste 102
Bradenton, FL 34203

Email: customerservice@sarasotainsgroup.com
Phone: (941) 400-8104

Agency ID: X07800 **Agent License #:** P229536

Premium Information

Total Premium Amount: \$3,486.25

Hurricane Premium: \$1,654
Non-Hurricane Premium: \$1,781
Total Policy Premium before Fees: \$3,425.00
Total Policy Fees: \$61.25
See additional premium detail on page 2

Named Insured(s)

Named Insured: BLAKE HOLLAND

Mailing Address: 668 Atwood Ave N, St Petersburg, FL 33702-6712
Email Address: blake.holland17@gmail.com

Phone: (404) 317-7948

Named Insured: SYDNEY HOLLAND

Mailing Address: 668 Atwood Ave N, St Petersburg, FL 33702-6712
Email Address: blake.holland17@gmail.com

Phone: (404) 317-7948

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 668 Atwood Ave N, St Petersburg, FL 33702-6712 County: Pinellas

Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$583,440	\$2,408
Coverage B (Other Structures)	\$11,669	Included
Coverage C (Personal Property)	\$145,860	Included
Coverage D (Loss of Use)	\$58,344	Included
Ordinance or Law	25% of Cov A	\$151

Section II – Liability Coverages

Coverage E (Personal Liability)	\$300,000	\$15
Coverage F (Medical Payments to Others)	\$5,000	\$10

	Amount
All Other Perils Deductible	\$2,500
Water Deductible	\$2,500
Hurricane Deductible	\$11,669 (2% of Cov A)

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Standard	Included
Water Back Up and Sump Overflow	\$25.00
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Personal Property Replacement Cost Loss Settlement	\$272.00
Special Personal Property Coverage	\$479.00
Equipment Breakdown and Service Line Enhancement Endorsement	\$60.00
Roof Loss Settlement: Replacement Cost	Included
Personal Injury Coverage	\$15.00

Additional Coverages - Limits

Endorsement Name	Limit
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000
Equipment Breakdown	\$100,000
Service Line	\$10,000
Personal Injury Coverage	\$100,000

Premium Detail

	Amount
Hurricane Premium:	\$1,654
Non-Hurricane Premium:	\$1,781
<i>Policy Fee Details</i>	
Managing General Agent Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment Recoupment Fee	\$34.25
Florida Statute 624.5108(1)(a) Legislative Premium Tax Discount of 1.75%	\$0.00
Florida Statute 624.5108(1)(a) Legislative Fire Marshall Assessment Discount of 1.00%	\$0.00
Policy Fee Total:	\$61.25
Total Premium Amount:	\$3,486.25

Property Information

Construction Type: Masonry 100%

Year Built: 2004

Usage Type: Primary Residence, Not Rented

Distance to Coast: 15,769

Roof Shape: Hip

Year Roof Built/Last Replaced: 2022

Protection Class: 1

Territory: 3 / 103-C / 3 / 480

Building Code Effectiveness Grade: 3

Opening Protection: None

Exclude Wind/Hail Coverage: No

Parcel Acreage:

Credits and Surcharges

Credits

All Other Perils Deductible Credit

Hurricane Deductible Credit

Building Code Effectiveness Grading Credit

Protection Class Credit

Paperless Discount

Windstorm Loss Mitigation Credit

Surcharges

Policy Forms & Endorsements

SFI FL HO5 03 21

Homeowners 5 Comprehensive Form

SFI FL HO5 AOB 01 23

Assignment of Benefits Prohibition

SFI FL HO5 COV 03 21

Homeowners (HO5) Table of Contents

SFI FL HO5 CRT 02 24

Change to Claims Reporting Timeline

SFI FL HO5 CTC 07 23

Cancellation Timeline Change

SFI FL HO5 DN 11 23

HO5 Deductible Notification Form

SFI FL HO5 EBSL 03 21

Equipment Breakdown and Service Line Enhancement

SFI FL HO5 HL 07 23

HO5 Definition of Hurricane Loss Endorsement

OIR B1 1655 02 10

Notice of Premium Discounts for Hurricane Loss Mitigation

SFI FL HO5 MU NCP 07 24

Notice of Change in Policy Terms - Matching of Undamaged Property Endorsement

OIR B1 1670 01 06

Checklist of Coverages

SFI FL HO5 OTL 05 23

Comprehensive Homeowners Policy Outline of Coverage

SFI FL HO5 SP 07 21

Special Provisions - Florida

SFI FL HO5 WDE 03 21

Water Deductible Endorsement

SFI FL HO AI 03 21

Additional Interests Residence Premises

SFI FL HO CDE 05 20

Communicable Disease Exclusion

SFI FL HO HD 07 23

Hurricane Deductible Endorsement

SFI FL HO OLR 03 21

Ordinance or Law Coverage Notification Form

SFI FL HO PSE 08 22

Professional Services Exclusion

SFI FL PRI 11 25

Privacy Policy

SFI FL PIN 05 25

Premium Impact Notification

Additional Interests/Insureds/Mortgagees

Type: First Mortgagee

Loan #: 1226135057

Name: United Wholesale Mortgage ISAOA/ATIMA

Address: PO BOX 202028, FLORENCE, SC 29502-2028

Notices

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

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.

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

AN INSURANCE SCORE WILL BE UTILIZED FOR UNDERWRITING AND/OR RATING PURPOSES. THE DEPARTMENT OF FINANCIAL SERVICES OFFERS FREE FINANCIAL LITERACY PROGRAMS TO ASSIST YOU WITH INSURANCE-RELATED QUESTIONS, INCLUDING HOW CREDIT WORKS AND HOW CREDIT SCORES ARE CALCULATED. TO LEARN MORE VISIT www.MyFloridaCFO.com

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features

and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a deductible for all other perils insured against. A separate Hurricane Deductible applies to hurricane losses, as described in the Hurricane Deductible Endorsement. A Water Deductible applies to water losses, as described in the Water Deductible Endorsement.

The deductible is the amount that you will be responsible for, as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductible(s) shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Property coverage limit increased due to an inflation factor applied to your policy

Your Building Code Effectiveness Grading schedule adjustment is 8% for the hurricane portion and 3% for the non - hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non - hurricane premium.

Premium change due to rate increase/decrease: \$0

Premium change due to coverage change: \$3,425

Authorized Countersignature:



Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.