



First Community Insurance Company

11101 Roosevelt Blvd N, St. Petersburg, FL 33716
All Inquiries call 800-627-0000

BHO 42.002 0417 1119
7026745
8/14/20

3000 00000 PHO HO3 **NEW BUSINESS**

DECLARATIONS PAGE

Pristine Homeowners Form - HO3

Policy Number
42 0016039076 8 00

Page 1 of 2

Date of Issue
8/14/20

Policy Period	Term	Inception Date	Agent	Agent's Phone
From: 8/14/20 To: 8/14/21 12:01 am Local Time	12 mos	8/14/20 12:01am	00 0101268	(888)254-5014

Agent (888)254-5014
BRIGHTWAY INSURANCE INC
TEXAS
PO BOX 5700
JACKSONVILLE FL 32247

ALLAN MUGU
TABITHA MUGU
27715 OSSINEKE DR
SPRING TX 77386-3785

Insured Location (if other than above)
27715 OSSINEKE DR, SPRING TX 77386-3785

Coverages:	Limits of Liability:	Premium:
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Section I Property

A Dwelling	\$625,000
B Other Structures	\$125,000
C Personal Property	\$312,500
D Loss of Use	\$187,500

Section II Liability

E Personal Liability	\$500,000 Per Occurrence
F Medical Payments to Others	\$5,000 Per Person

Section I Deductibles

Deductible applied to Wind/Hail:1% of the Coverage A = \$6250
Deductible applied to Hurricane:1% of the Coverage A = \$6250
Deductible applied to all other perils: \$1,000

Any change in policy limit would increase/decrease deductible, if it is based on percentages.
(Except if noted under Special Provisions)

TOTAL PREMIUM \$2,065.00

Inspection Fee	\$2.00
Fixed Expense Fee	\$66.00
Report Costs	\$3.00

TOTAL FEES \$71.00

Premium and Fees are rounded to the nearest whole dollar GRAND TOTAL \$2,136.00

Special Provisions: (continued on page 2)
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Please see the reverse side of this document for additional important information.

Occupancy: Primary	Protection Class: 01	Terr: 480
Bill To Renewal: Insured	Roof Year: 2015	Roof Material: Architecture Shingles
Const Type: Brick, Stone or Masonry Veneer		Year Built: 2015

St. Petersburg, Florida Date: 8/14/20

Countersigned by Authorized Representative

cc: As indicated on the back of last page



Insured

Important Notices:

Flood Insurance: You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit www.floodsmart.gov.

This policy contains a separate deductible for wind/hail and hurricane losses, which may result in high out-of-pocket expenses to you.

This policy does not provide coverage for:

- * Any dog, exotic, farm, or saddle animal you own or keep**
- * Earthquake, Earth movement**
- * Day Care of any type**
- * Diving boards or pool slides**
- * Jet Skis and similar watercraft**
- * Recreational vehicles**
- * Trampolines**



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Policy Subject to the Following Surcharges, Credits, Endorsements, and Forms

Form #	Description	Limits	Deductible	Premium
	Dwelling Hurricane	625000		\$466
PHO 475 0417	Equipment Breakdown Enhancemen	100000	500	\$30
PHO 468 TX 0417	Foundation & Water Damage Cov	25000		
PHO 208 0417	Water Back-Up & Sump Discharge	10000		
PHO 105T 0417	Residence Glass Coverage	100		\$8
PHO 290 0417	Personal Property Replacement			
	Early Quote Discount			
	Local Fire Alarm			
	Fire Extinguisher			
	Smoke Alarm			
	Multiple Policy Discount			
	Preferred Builder Discount			
	Central Burglar Alarm			
	Dead Bolts			
NTP-1 TX 1208	TX Notice to Policyholder			
HO 03 0417	PHO-3 Special Policy Provision			
PHO 18 0417	Trampoline Exclusion			
PHO 19 0417	Pool Diving Board Slide Excl			
PHO 178 0417	TX Period To file a Claim or B			
PHO 300 TX 0417	Special Provisions - Texas			
PHO 642 0417	Special Deductible Notice TX			
PHO 643 0417	Texas Lead Notice			
BXXX99.206 1207	Privacy Statement			



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