



LOGGERHEAD RECIPROCAL INTERINSURANCE
EXCHANGE

POLICY NUMBER: LH-FLHO30076248-02

POLICY PERIOD:

From: 05/08/2025

To: 05/08/2026

12:00 A.M. Standard Time at the Residence Premises

Your policy is issued by Loggerhead Reciprocal Interinsurance Exchange, a reciprocal exchange insurance company. For policy questions or service, please call us at **855-216-9428**.

This declarations summary with the home policy contract and any home endorsements complete your policy.

Homeowners Policy
Renewal Declarations Summary

Renewal

INSURED NAME & ADDRESS

Insured

SUE DAVIDSON
ERWIN NORWOOD
3335 Whippoorwill Court
Jacksonville Beach, FL 32250

AGENCY INFORMATION

BILLY WAGNER BRIGHTWAY
111-C SOLANA RD
PONTE VEDRA BEACH, FL 32082
Phone: 904-280-4102
Agent License Number:

INSURED LOCATION

3335 Whippoorwill Court
Jacksonville Beach, FL 32250

LOCATION INFORMATION

Year Built: 1995
Dwelling Type: Single-Family
Occupancy: Primary
Territory: 120310142043
Protection Class: 1
Roof Age: 11 Year(s)

COVERAGE

Dwelling
Other Structures
Personal Property
Loss of Use
Personal Liability
Medical Payments

COVERAGE LIMIT

\$382,000
\$7,640
\$191,000
\$38,200
\$300,000
\$1,000

DEDUCTIBLES

Hurricane Deductible
Non-Hurricane Deductible

DEDUCTIBLE LIMIT

\$7,640 (2% OF DWELLING)
\$1,000

PREMIUM AND FEES	\$2,845.77
Surplus Contribution	\$284.57
EMPA Surcharge	\$2.00
Florida Insurance Guaranty Association (FIGA) 2023B Emergency Assessment	\$28.46
Legislative Fire Marshal Assessment Deduction of 1.00% pursuant to section 624.5108(1)(b), F.S.	(\$7.11)
Legislative Premium Tax Deduction of 1.75% pursuant to section 624.5108(1)(a), F.S.	(\$49.80)
FEES SUBTOTAL	\$258.12
GRAND TOTAL	\$3,103.89

YOU WILL BE BILLED SEPARATELY FOR ANY PREMIUM DUE.

DISCOUNTS	
Deductible Discount	Included
BCEG Discount	Included
One Story Discount	Included
Secured Community Discount	Included
Household Structure Discount	Included
Windstorm Loss Mitigation Discount	Included

ADDITIONAL COVERAGES		
Description of Coverages	Limits	Premium
Additional Amount of Coverage A	\$76,400	\$123.61
Personal Property Replacement Cost	Included	\$237.73
Water Backup & Sump Discharge	\$5,000	\$25.00
Roof Surfaces Payment Schedule	Included	Included
Water Damage Coverage	Included	Included

POLICY FORMS & ENDORSEMENTS

Form ID	Form Description	Edition Date
LRIE_CDE	Communicable Disease Exclusion	2022 10
LRIE_CYHDP	Calendar Year Hurricane Deductible (Percentage) with Supplemental Record-keeping Requirement - Florida	2022 10
LRIE_CYHN	Hurricane Deductible Advisory Notice to Policyholders	2022 10
LRIE_DECR	Homeowners Renewal Declarations	2024 04
LRIE_HDCN	Limited Home Day Care Advisory Notice	2022 10
LRIE_HO3	Homeowners Policy	2024 03
LRIE_HPDO	Homeowners Policy Deductible Offer	2022 10
LRIE_INDX	Homeowners Policy Index	2022 10
LRIE_PPRC	Personal Property Replacement Cost Loss Settlement - Florida	2022 10
LRIE_PSE	Professional Services Exclusion	2024 03
LRIE_RSP	Roof Surfaces Payment Schedule Endorsement	2022 10
LRIE_SAI	Specified Additional Amount of Insurance for Coverage A - Dwelling - Florida	2022 10
LRIE_WBSD	Water Back-up and Sump Discharge or Overflow	2022 10
LRIE_WHEP	Windstorm or Hail Exterior Paint or Waterproofing Exclusion	2024 03
OIR_B1_1655	Notice of Premium Discounts for Hurricane Loss Mitigation	2022 10
OIR_B1_1670	Checklist of Coverage	2022 10

HURRICANE COVERAGE PREMIUM

The Hurricane Coverage Portion of Your Total Premium is: \$1,611.21

The Non-Hurricane Coverage Portion of your Total Premium is: \$1,492.68

A premium adjustment of -4% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1% surcharge to 7% credit.

A rate adjustment of 74% 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 81%.

Property Coverage limit may increase at renewal due to an inflation factor measured by a nationally recognized index of construction costs.

Premium change due to coverage change \$62.98

Premium change due to rate increase/decrease \$365.97