



# HOMEOWNERS RENEWAL DECLARATION

POLICY OIC30107679-03 WITH AGENCY 3002750 FOR POLICY PERIOD 07/28/2025 THRU 07/28/2026

For Homeowners with *high expectations.*

800.711.9386 | [olympusinsurance.com](http://olympusinsurance.com)



## POLICYHOLDER

Elizabeth Shafer  
Richard Shafer  
1285 Gasparilla Dr Ne  
St. Petersburg, FL 33702-2743



## AGENCY CONTACT

SAN of Florida  
1 Beach Dr Se Suite 230  
Saint Petersburg, FL 33701

(727) 526-5707

You can access your Olympus Insurance information 24/7 by logging into our Insured Portal at [insuredportal.oiconnect.com](http://insuredportal.oiconnect.com) or by visiting [OlympusInsurance.com](http://OlympusInsurance.com).

**Thank you for being an Olympus Policyholder!**

Remember to download the app on your mobile device for convenient access for future payments, renewals, filing a claim and more.

### LOCATION OF PROPERTY INSURED

1285 Gasparilla Dr Ne  
St. Petersburg, FL 33702-2743

The policy period begins and ends at 12:01 AM standard time at the insured location.

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$7,754.00	\$1,156.00	\$-10.00	\$27.00	\$87.00	\$8,835.00

### DEDUCTIBLE INFORMATION

FORM TYPE	ALL OTHER PERILS DEDUCTIBLE	HURRICANE DEDUCTIBLE	NON-HURRICANE WIND
HO-3	\$10,000	3% = \$43,939	\$10,000

Hurricane Deductible is percentage of Coverage A



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### COVERAGE LIMITS AND PREMIUMS - SECTION I

Coverage A - Dwelling	\$1,464,648	\$8,075.55
Coverage B - Other Structures	\$29,293	Included
Coverage C - Personal Property	\$366,161	\$-366.00
Coverage D - Loss of Use	\$146,465	Included
Hurricane Premium -----	\$4,452.51	Included
Non-Hurricane Premium -----	\$3,301.49	Included
Ordinance or Law	25%	Included

### COVERAGE LIMITS AND PREMIUMS - SECTION II

Coverage E - Personal Liability	\$500,000	\$44.00
Coverage F - Medical Payments to Others	\$5,000	Included

### POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge		\$2.00
FIGA Surcharge		\$87.00
MGA Policy Fee		\$25.00
Premium Reduction HB 7073		\$-179.00
Mitigation Credit		\$-49,270.72
Total Discounts		\$-55.04
Claims Free Renewal Discount		Included
Paperless Discount		Included

### MORTGAGEE(S)

Mortgagee 1 / Loan #:8028066705 NAVY FEDERAL CREDIT UNION	PO BOX 100598 FLORENCE, SC 29502
Mortgagee 2 / Loan #:012011958180 Hancock Bank Isaoa Atima	Po Box 69019 San Antonio, TX 78269

### POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT	PREMIUM
OL HO LRC	12-23	Limitations on Roof Coverage		



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OL HO NCPT	08-24	Notice of Change in Policy Terms	
Important Notice - EMS	08-23	Important Notice - Emergency Mitigation Services	
OL J1	07-14	Homeowners Policy Jacket	
OL GLB	06-13	Privacy Policy	
OL OC	05-19	Homeowners Policy Outline of Coverage	
OL HO LO	06-07	Ordinance or Law Coverage Notification Form	
OL HO DO	05-22	Deductible Options Notice	
HO3 IDX	06-07	Homeowners 3 - Policy Index	
HO 00 03	10-00	Homeowners 3 - Special Form	
HO 03 34	05-03	Limited Fungi, wet or dry rot, or bacteria. Section II	
OL HO 03 53	08-22	Non-Hurricane Wind Deductible	
OL HO 03 52	08-23	Calendar Year Hurricane deductible	
HO 04 96	11-22	Coverages for Home Day Care Business	
IL P 001	01-04	OFAC Advisory Notice	
OL HO SPEX	12-23	Solar Exclusion	
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss Mitigation	
OIR-B1-1670	01-06	Checklist of Coverage	
OL HO 101	02-22	Animal Liability Exclusion Endorsement	
OL HO 140	12-13	Catastrophic Ground Cover Collapse Notice	
OL HO 153	09-14	Diving Board and Pool Slide Liability Limitation	
OL HO 01 17	06-21	Communicable Disease Exclusion	
OL HO 04 90	06-07	Personal Property Replacement Cost	\$1,156.00
OL HO 100	08-24	Special Provisions - Florida	

**\*\*\*Coverage is provided where premium and limit of liability are shown.  
Flood coverage is not provided by this policy.**



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**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.**

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

**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.**



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PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, LOSS OR DAMAGE CAUSED BY ANY PERIL OTHER THAN SINKHOLE IS NOT COVERED UNLESS NOTICE OF THE CLAIM, "SUPPLEMENTAL CLAIM", OR "REOPENED CLAIM" IS PROVIDED TO US IN ACCORDANCE WITH THE POLICY CONDITIONS: WITHIN (1) YEAR FROM THE DATE OF LOSS FOR ANY CLAIM OR "REOPENED CLAIM", AND WITHIN (18) MONTHS FROM THE DATE OF LOSS FOR ANY "SUPPLEMENTAL CLAIM", AS DEFINED IN THE STATUTE. FOR CLAIMS RESULTING FROM HURRICANES, TORNADOES, WINDSTORMS, SEVERE RAIN, OR OTHER WEATHER-RELATED EVENTS, THE DATE OF LOSS IS THE DATE THAT THE HURRICANE MADE LANDFALL OR THE TORNADO, WINDSTORM, SEVERE RAIN, OR OTHER WEATHER-RELATED EVENT IS VERIFIED BY THE NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION.

A rate adjustment of 9.9% credit is included to reflect the building code enforcement score in your area. Adjustments range from 2% surcharge to 13% credit.

A rate adjustment of 79.0% 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 90% credit.

Property coverage limit increased at renewal by an inflation factor measured by the ISO Home Value Index.

The amount of premium decrease due to approved rate increase is **\$-1,386.00**  
 The amount of premium increase due to coverage changes is **\$299.00**

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO LOSS WHICH OCCURS DURING THE POLICY PERIOD SHOWN ABOVE.

AUTHORIZED COUNTER SIGNATURE  
 DATE 06/03/2025

