FRONTline INSURANCE

Underwritten by: First Protective Insurance Co.
PO Box 958405
Lake Mary, FL 32795

Policy Information	
Policy Type:	DWELLING FIRE
Policy Number:	3324337431
Policy Effective Date:	06/28/2025 12:01 AM
Policy Expiration Date:	06/28/2026 12:01 AM
Amended Date:	07/07/2025 12:01 AM
Reason Amended:	Mailing Address Change
Pro-Rated Change in Premium:	$0.00
Date Printed:	07/17/2025

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

Premium Information	
Total Premium:	**$11,749.02**
Non-Hurricane Premium:	$10,569.53
Hurricane Premium:	$1,179.49

Agency Contact Information

Underwood Anderson Insurance
2302 N 9TH AVE
PENSACOLA, FL 32503-3951
Email Address: agency@underwoodanderson.com
Phone Number: 850-434-5526

Named Insured(s)

Named Insured: James Mann
Mailing Address:
Email Address: Phone Number:

Named Insured:
Mailing Address:
Email Address: Phone Number:

Insured Property Location

800 VIA DE LUNA DR, PENSACOLA BEACH, FL 32561-2260	County: Escambia

Coverage Information

Property Coverages	**Limit**	**Premium**
Coverage A (Dwelling)	$1,209,000	$9,061
Roof Loss Settlement - Valuation Method	Replacement Cost Value	Included
Coverage B (Other Structures)	$24,180	($805)
Roof Loss Settlement - Valuation Method	Replacement Cost Value	Included
Coverage C (Personal Property)	$250,000	$1,590
Coverage D (Fair Rental Value)	$120,900	Included
Liability Coverages		
Coverage L (Premises Liability)	$300,000	$52
Coverage M (Medical Payment to Others)	$1,000	Included

Deductibles

ALL OTHER PERILS DEDUCTIBLE:	$2,500
CALENDAR-YEAR HURRICANE DEDUCTIBLE:	**$24,180 (2% OF COVERAGE A)**

Additional Coverages and Endorsements

Additional Coverages and Endorsements:	**Limit**	**Premium**
Ordinance Or Law Coverage	10% Of Dwelling	$706
Personal Property Replacement Cost Coverage	Included	$239

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Additional Coverages and Endorsements

Additional Coverages and Endorsements:	Limit	Premium
Theft Coverage	Included	$1,020
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	Included

Policy Forms and Endorsements

Policy Forms and Endorsements:	Form Number
Notice of Premium Discounts for Hurricane Loss Mitigation	FIM-WLR - 04 10
Checklist of Coverage	FIM-FL-CLC - 01 25
Dwelling Property 3 - Special Form	FIM FL DF3 - 02 24
No Coverage for Home Day Care Business	DL 24 16 - 07 88
Calendar Year Hurricane Deductible (Percentage) with Supplemental Reporting Requirement - Florida	FIM FL DF HDP - 02 24
Limited Theft Coverage	FIM FL DF LTC - 02 24
Ordinance Or Law Coverage	FIM FL DF OLC - 02 24
Personal Liability	FIM FL DF PL - 04 24
Premises Liability (Non-Owner Occupied Dwelling)	FIM FL DF PLNO - 02 24
Personal Property Replacement Cost Loss Settlement - Florida	FIM FL DF PPRC - 02 24
Screen Enclosure Limitation	FIM FL DF SEL - 02 24
Windstorm Protective Devices	FIM FL DF WPD - 02 24
Sinkhole Exclusion Notice - Florida	FIM SEN - 01 12

Credit(s) and Surcharge(s)

Credit(s)	Premium
Wind Loss Reduction Credit	($5,888.00)

Fees and Assessments

Policy Fee	$25.00
2023 Florida Insurance Guaranty Association Surcharge	$119.23
Emergency Management Preparedness and Assistance	$2.00
State Fire Marshal Regulatory Assessment Deduction	($111.12)
Premium Tax Deduction	($209.09)

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Rating Information			
Territory:	602	Year Built:	2020
Construction Type:	Masonry Veneer	Protection Class:	4
BCEG:	04	Usage Type:	Seasonal
Occupancy:	Tenant Occupied	Exterior Siding:	Hardiboard/Hardiplank/ Cement Fiber
Roof Shape:	Gable	Primary Roof Type:	Metal
Primary Roof Year:	2020	Secondary Roof Type:	N/A
Secondary Roof Year:	N/A	Terrain:	C
Roof Pitch:	Medium	Opening Protection:	Hurricane
Secondary Water Resistance:	No	Roof Wall Connection:	N/A
Roof Deck:	Other	Roof Deck Attachment	N/A
Roof Cover:	N/A	FBC Wind Speed:	>=155
Wind Borne Debris Region?	Yes	High Velocity Hurricane Zone:	No
Exclude Windstorm or Hail:	No		

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

Type: 1st Mortgagee
Escrowed: Yes
Loan Number : 1143359717
JP Morgan Chase Bank N.A. ISAOA ATIMA
P.O. Box 4465, 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 5.30% is included to reflect the Building Code Effectiveness Grade (BCEG) in your area.
Adjustments range from 0% Surcharge to 9.8% Credit.
A Rate Adjustment of 80% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 56% to 88%.

Countersigned By: Date Signed: 07/17/2025

FRONTLINE WEBSITE: www.frontlineinsurance.com

FRONTline INSURANCE

Stepdown Deductible™ POLICY
AMENDED DECLARATIONS

TRANSACTION DATE: 07/07/2025
DATE ISSUED: 07/17/2025

Underwritten by:
Frontline Insurance Unlimited
PO Box 958405
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
	From:	**To:**
3324337431W	06/28/2025	06/28/2026
	12:01 AM Standard Time	

THIS IS NOT A HOMEOWNERS OR FIRE POLICY.

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 850-434-5526.

TO REPORT A CLAIM, CALL 1-800-675-0145.

INSURED	**AGENCY**	523-23-22161
James Mann, Kelli Mann	Underwood Anderson Insurance 2302 N 9TH AVE PENSACOLA, FL 32503-3951	
Telephone:	Telephone: 850-434-5526	
LOCATION OF PROPERTY		
800 VIA DE LUNA DR, PENSACOLA BEACH, FL 32561-2260		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.	
LIMITS OF INSURANCE:	
UNDERLYING CALENDAR-YEAR HURRICANE DEDUCTIBLE: $24,180 (2% OF COVERAGE A)	
Frontline Stepdown Deductible™ Policy Limit	$1,209.00
TOTAL POLICY PREMIUM	**$412.33**
POLICY CREDITS AND CHARGES	
PREMIUM	**$357.69**
STEPDOWN DEDUCTIBLE POLICY FEE	$35.00
FSLSO SERVICE FEE	$0.24
DFS TAX	$19.40
ENDORSEMENTS	
FSD-FL-WS-DEC (12 17) FSD FL DP (06 23)	

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

Producing Agent's Name: David Allaire Producing Agent's License: A003734

Producing Agent's Address: 500 International Pkwy, Lake Mary, FL 32746

AUTHORIZED SIGNATURE: ______________ **DATE SIGNED:** 07/17/2025

Surplus Lines Agent's Name: David Allaire Surplus Lines Agent's License: A003734

Surplus Lines Agent's Address: 500 International Pkwy, Lake Mary, FL 32746

FRONTLINE WEBSITE: www.frontlineinsurance.com

WRIGHT Flood
Wright National Flood Insurance Company

A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0089183
11/28/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152021998 05	1152021998	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 12/17/25 To: 12/17/26 12:01 am Standard Time	11/28/2025	0089183	1152021998

Agent (850)434-5526
UNDERWOOD ANDERSON INSURANCE
PO BOX 9578
PENSACOLA FL 32513-9578

JAMES MANN
KELLI MANN
800 VIA DE LUNA DR
PENSACOLA BEACH FL 32561-2260

ACCOUNTING@UNDERWOODANDERSON.COM

Property Location (if other than above)
800 VIA DE LUNA DR, PENSACOLA BEACH FL 32561

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: Y
Building Occupancy: Single Family
Building Description: Main Dwelling

Flood Risk: AE
First Floor Height: 11.1 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 12/14/2019
Prior NFIP Claims: 0

Property Description: Elevated with enclosure on posts/piles/piers, 2 floors, Frame Construction

Coverage		Deductible	Annual Premium
BUILDING	$250,000	$1,250	$1,598.00
CONTENTS	$100,000	$1,000	$1,193.00

ICC Premium:	$53.00
Mitigation Discount:	$151.00
Community Rating Discount:	$624.00
FULL RISK PREMIUM:	$2,069.00
Statutory Discounts	
Annual Increased Cap Discount:	$1,129.00
DISCOUNTED PREMIUM:	$940.00
Reserve Fund Assessment:	$169.00
Federal Policy Service Fee:	$47.00
HFIAA Surcharge	$25.00
TOTAL ANNUAL PAYMENT	$1,181.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

Coverage limitations may apply. See your Policy form for details.

THIS IS NOT A BILL

Premium Paid by: First Mortgagee

Forms and Endorsements:

WFL 99.414 1021 1021 FFL 99.310 0224 0224 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
Patricia Templeton-Jones, President

00891830911520219982533 2 0000B

Company

FFL99.001 1025
0089183
11/28/25

09 1152021998 05

Agent (850)434-5526
UNDERWOOD ANDERSON INSURANCE
PO BOX 9578
PENSACOLA FL 32513-9578

First Mortgagee
Loan 1143359717
JPMORGAN CHASE BANK NA
ISAOA ATIMA
PO BOX 1156
SPRINGFIELD OH 45501-1156

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Dwelling Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:
Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

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Company