FRONTline INSURANCE

HOMEOWNERS POLICY
RENEWAL DECLARATIONS

TRANSACTION DATE:
10/27/2026
DATE ISSUED: 09/02/26

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

POLICY NUMBER	POLICY PERIOD	
	From: 10/27/2026	To: 10/27/2027
5310247586	12:01 AM Standard Time	

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 251-943-6677.

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

INSURED:	AGENCY:	523-23-40004
Susan Cline, James Cline 1732 Partridge St Foley, AL 36535	First Baldwin Insurance, LLC 8154 STATE HIGHWAY 59 STE 201 FOLEY, AL 36535-4513	
Telephone: 615-295-0432	Telephone: 251-943-6677	
LOCATION OF PROPERTY:		
1732 Partridge St, Foley, AL 36535		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.

POLICY COVERAGES:	LIMIT OF LIABILITY	PREMIUM
SECTION I - PROPERTY		
A. DWELLING	$451,626	$1,833
B. OTHER STRUCTURES	$9,033	INCLUDED
C. PERSONAL PROPERTY	$106,264	($120)
D. LOSS OF USE	$90,325	INCLUDED

SECTION I LOSSES ARE SUBJECT TO THE FOLLOWING:

DEDUCTIBLE FOR ALL PERILS EXCEPT WINDSTORM OR HAIL AND HURRICANE: $2,500

WINDSTORM OR HAIL DEDUCTIBLE: $2,500

HURRICANE DEDUCTIBLE: $9,033 (2% OF COVERAGE A)

SECTION II - LIABILITY		
E. PERSONAL LIABILITY	$300,000	$35
F. MEDICAL PAYMENTS TO OTHERS	$1,000	$5

OPTIONAL COVERAGES:		
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	$5,000 / $50,000	INCLUDED
LOSS ASSESSMENT COVERAGE	$5,000	$15
ORDINANCE OR LAW COVERAGE	10% OF DWELLING	$196
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT	INCLUDED	$196
WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE	$5,000	$25

POLICY CREDITS AND CHARGES:	
WIND LOSS REDUCTION CREDIT	INCLUDED
POLICY FEE	$30

PREMIUM SUMMARY: ***** THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY *****

POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:	TOTAL ANNUAL PREMIUM:
$1,753.00	$432.00	$30.00	$2,215.00

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ADDITIONAL INTERESTS:

TYPE: MORTGAGEE ESCROW BILLED: YES
PNC BANK NATIONAL ASSOCIATION ISAOA ATIMA
PO Box 7433
Springfield, OH 45501
LOAN NUMBER : 1350015147

TYPE: MORTGAGEE ESCROW BILLED: NO
Alabama Credit Union Attn Mortgage Servicing Department
PO Box 862998
Tuscaloosa, AL 35486
LOAN NUMBER : 127020

RATING INFORMATION:

FORM TYPE: HO3	**PROTECTION CLASS:** 3	**CONSTRUCTION TYPE:** MASONRY VENEER	**NUMBER OF FAMILIES:** 1	**WIND TERRITORY:** 36535
AOP GROUP: 201	**YEAR BUILT:** 2022	**OCCUPANCY:** OWNER OCCUPIED	**USAGE:** PRIMARY	
PROTECTIVE DEVICE CREDIT:	**BURGLAR ALARM:** N	**FIRE ALARM:** N	**SPRINKLERS:** N	

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:

WELCOME LETTER C (10 17)	FP 00 02 (10 08)	FP 00 01 (10 08)	FP 00 03 (10 08)	IL P 001 (01 04)	FIM-AL-HO-DEC (03 20)
FIM-AL-OCH3 (03 20)	HO 00 03 (04 91)	FIM AL 00 23 (04 13)	FIM AL 03 12 (02 20)	FIM AL 13 (04 13)	FIM AL 17 (04 13)
FIM AL 19 (04 13)	FIM AL 23 70 (04 13)	FIM AL 24 (04 13)	FIM AL 29 (04 13)	HO 03 18 (05 11)	HO 04 35 (04 91)
HO 04 90 (04 91)	HO 04 95 (11 92)	HO 04 96 (04 91)			

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AUTHORIZED SIGNATURE: _____ **DATE SIGNED:** 09/02/2026

FRONTLINE WEBSITE: www.frontlineinsurance.com

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

YOU MAY NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. FRONTLINE INSURANCE OFFERS THIS COVERAGE, PLEASE DISCUSS THIS OPTION WITH YOUR INSURANCE AGENT.

THIS POLICY CONTAINS A COPAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.