



**Magnolia Insurance Company**  
 2601 South Bayshore Drive, Suite 1215  
 Coconut Grove, FL 33133  
 Customer Service: 877-828-2149

DWELLING FIRE

Amended Declarations Page  
 DECLARATION EFFECTIVE: 09/09/2009  
 DIRECT BILL

Reason: Amend Insured Address

Policy Number	From	Policy Period	To	Agent Code
[REDACTED]	09/09/09		09/09/10 12:01 AM STANDARD TIME	11909
NAMED INSURED AND ADDRESS:			AGENT: (954) 435-1400	
[REDACTED]			CHARLES BOYD AGENCY	
[REDACTED]			9830 PINES BLVD	
[REDACTED]			PEMBROKE PINES FL 33024	

Insured Phone:

PREMIUM SUMMARY				
Basic Coverages Premium	Attached Endorsements Premium	Scheduled Property Premium	Policy Fee and Surcharges	TOTAL Policy Premium
\$2,459.00	\$202.00	\$ .00	\$91.00	\$2,752.00

LOCATION							
FORM	CONST	YEAR	USE	NUM FAM	OCCUP	PROT CLASS	TERRITORY
DP-3	M	1979	Primary	3	Tenant	04	038
COUNTY	FIRE CODE	POLICE CODE	BCEG	PROOF OF PRIOR INSURANCE			
Palm Beach			99	Y			

The described property covered is located at the above address, unless otherwise stated herein. Insurance is provided only with respect to the following Coverages for which an amount of insurance is specified, subject to all conditions of this policy. Flood coverage is not provided by the company and is not part of the policy.

PROPERTY LOCATION: [REDACTED]

COVERAGES - SECTION I	LIMITS	PREMIUMS
Coverage A. Building	\$301,800	\$2,216
Coverage B. Other Structures	\$30,180	INCL
Coverage C. Contents	\$6,000	\$58
Coverage D. Fair Rental Value *	\$30,180	INCL
Coverage E. Additional Living Expense *	\$30,180	INCL

\*Coverage "D" and "E" combined, Limited to 10% of Coverage "A" for the same loss (see policy)

Hurricane Premium = \$844.00      Non-Hurricane Premium = \$1,632.40

**SECTION I COVERAGES - ANNUAL CALENDAR YEAR HURRICANE DEDUCTIBLE SUBJECT TO \$6036 OR 2% OF COVERAGE A.**

All Other Perils Deductible: \$1,000      Optional Sinkhole Loss Deductible: \$1,000

COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage L. Premises Liability	\$300,000	\$185
Coverage M. Medical Payments	\$2,000	INCL

Countersignature H. J. [Signature]

**ADDITIONAL INTERESTS MORTGAGEE(S)**

**Mortgagee 1**  
**Citi Mortg**  
**Isaoa**  
**P O Box 7706**  
**Springfield, OH 45501**  
**Loan Number:** [REDACTED]

**POLICY FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY**

<b>NUMBER</b>	<b>EDITION</b>	<b>DESCRIPTION</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
DP 00 03	07-88	Dwelling Property 3 - Special;Broad Form		
MIC 17	05-08	Special Provisions-DP1 & 3 with Coverage A		
MIC 25	05-08	Calendar Year Hurricane Deductible Supplement		
MIC DP DO	05-08	Dwelling Deductible Options Notice		
MIC SKS	05-08	Sinkhole Loss Coverage Selection Form		
OIRB165D	07-07	<b>Hurricane Loss Mitigation Discounts</b>		
DL 25 09	05-02	Special Provisions - Florida		
MIC DL 24 01	05-08	Personal Liability		
MIC 25 94	05-08	Sinkhole Loss Coverage - DP1 & DP3 Only		INCL
MIC 31	05-08	Collapse Coverage (Dwelling - DP3 Only)		
MIC DP 04 61	05-08	Windstorm Exterior Paint-Waterproofing Excl		
MIC DP 04 70	05-08	Premises Alarm or Fire Protection System		INCL
MIC DP3 IDX	05-08	Dwelling Property 3-Special Form Policy Index		
MIC OC DP3T	05-08	Dwelling Tenant Outline Coverage		
OIR B1 1670	10-06	Checklist of Coverage		
OIR B1 1655	07-07	Checklist of Coverage		
DL 24 11	07-88	Premises Liability (Personal Liability)		
DL 24 16	07-88	Home Day Care Exclusion (Personal Liab)		

===== **DISCOUNTS AND SURCHARGES** =====

Building Code Effectiveness Grading	\$ 0
Age of Dwelling Discount;Surcharge	\$ 227
Citizens Rate Equalization Credit	-\$ 25

===== **FEES AND ASSESSMENTS** =====

MGA Policy Fees	\$ 25
Emergency Management Preparedness and Assistance Trust Fund	\$ 2
Florida Hurricane Catastrophe Fund Assessment (1%)	\$ 27
Citizens Property Insurance Corporation 2005 Emergency Assessment (1.4%)	\$ 37

**A rate adjustment of 0% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from a 1% surcharge to a 9% credit.**

**A rate adjustment of 0% 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%.**