



DWELLING FIRE RENEWAL DECLARATION

POLICY OLF0013818-12 WITH AGENCY 9960068 FOR POLICY PERIOD 11/14/2025 THRU 11/14/2026

For Homeowners with *high expectations.*

800.711.9386 | olympusinsurance.com



POLICYHOLDER

Shigeki Furuya
Yoshiko Furuya
 14001 Fairway Island Dr #525
 Orlando, FL 32837



AGENCY CONTACT

Michael Dehlinger & Associates
 433 E Michigan Street
 Orlando, FL 32806

(407) 839-0505

You can access your Olympus Insurance information 24/7 by logging into our Insured Portal at insuredportal.oiconnect.com or by visiting 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

13448 Budworth Cir
 Orlando, FL 32832-6110

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
\$2,472.00	\$208.00	\$0.00	\$27.00	\$26.00	\$2,686.00

DEDUCTIBLE INFORMATION

FORM TYPE	ALL OTHER PERILS DEDUCTIBLE	HURRICANE DEDUCTIBLE
DP-3	\$1,000	2% = \$6,232
Hurricane Deductible is percentage of Coverage A		



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COVERAGE LIMITS AND PREMIUMS - SECTION I

Coverage A - Dwelling Unit	\$311,612	\$2,211.00
Coverage B - Other Structures	\$6,232	Included
Coverage C - Contents	\$20,000	\$201.00
Coverage E - Additional Living Expense	\$31,161	Included
Hurricane Premium -----	\$872	Included
Non-Hurricane Premium -----	\$1,600.00	Included

COVERAGE LIMITS AND PREMIUMS - SECTION II

Coverage L - Personal Liability	\$100,000	\$60.00
Coverage M - Med Pay	\$1,000	Included

POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge		\$2.00
FIGA Surcharge		\$26.00
MGA Policy Fee		\$25.00
Total Discounts		\$-196.00
Secured Community Credit	\$112.00 (Included in Coverage A)	
Mitigation Credit	\$2,817.00 (Included in Coverage A)	
Premium Reduction HB 7073	\$47.00 (Included in Coverage A)	
Senior Discount	\$84.00 (Included in Coverage A)	

POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT	PREMIUM
Important Notice - REM	08-23	Important Notice - Reasonable Emergency Measures		
OL DP LRC	12-23	Limitations on Roof Coverage		
OL DP NCPT	12-24	Notice of Change in Policy Terms		
OIC DPJ	07-14	Policy Jacket		
OL GLB	06-13	Privacy Policy		
OIC DP3 OC	06-19	Outline of Coverage		
OIC DP DO	07-08	Deductible Options Notice		
OIC DP3 IDX	07-08	Dwelling Property 3 - Policy Index		



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DP 00 03	07-88	DP3 Special Form	
DL 24 01	07-88	Personal Liability Coverage L	
OL DL 100	02-22	Special Provisions - Liability	
DL 24 16	07-88	No Coverage for Home Daycare	
DP 04 73	11-22	Theft Coverage	\$170.00
IL P 001	01-04	OFAC Advisory Notice	
OL DP 03 52	08-23	Calendar Year Hurricane deductible	
OIC DP 153	09-14	Diving Board and Pool Slide Liability Limitation	
OL DP CGCC	12-24	Catastrophic Ground Cover Collapse	
OIC DP PPRC	07-08	Personal Property Replacement Cost	\$38.00
OL DP SPEX	12-23	Solar Exclusion	
OIC WL	07-08	Windstorm Loss Mitigation Device Credits	
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss Mitigation	
OIR-B1-1670	01-06	Checklist of Coverage	
OL DP 01 17	07-21	Communicable Disease Exclusion	
OL DP 100	12-24	Special Provisions - Florida	

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

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



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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.

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 8.0% credit is included to reflect the building code enforcement score in your area. Adjustments range from 1% surcharge to 12% credit.

A rate adjustment of 72.0% 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 increase due to approved rate increase is **\$563.00**

The amount of premium increase due to coverage changes is **\$92.00**



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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 09/20/2025

