



Tower Hill Prime Insurance Company

P.O. Box 147018 Gainesville, FL 32614-7018

HOMEOWNERS DECLARATIONS

POLICY NUMBER
E004792083

Renewal
Issued On:
08/19/2020

THIS IS NOT A BILL

Payment notice will be sent separately
to: The Insured

Insured
JOEL LUKOW
Judy Lukow
8730 ROTHBURY LN
BOYNTON BEACH, FL 33472-5069

AGENCY FLS151
Neumann Resources Inc
3460 FAIRLANE FARMS ROAD STE 2
WELLINGTON, FL 33414

PHONE NUMBER: (561) 790-0558

POLICY PERIOD: 10/11/2020 to 10/11/2021. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: Same as address shown under Insured.

Coverage is provided where a premium or limit is shown for the coverage.

SECTION I - PROPERTY COVERAGE	LIMIT	SECTION II - LIABILITY COVERAGE	LIMIT
COVERAGE A - Dwelling	\$360,000	COVERAGE E - Personal Liability Each Occurrence	\$300,000
COVERAGE B - Other Structures	\$7,200	COVERAGE F - Medical Payments to Others Each Person	\$5,000
COVERAGE C - Personal Property	\$180,000		
COVERAGE D - Loss of Use	\$72,000		

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$8,633.00
Age of Dwelling Surcharge		\$356.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss/Aggregate)	\$10,000/\$20,000	Incl
Coverage E Aggregate Sublimit	\$50,000	
Loss Assessment Coverage	\$1,000	Incl
Personal Injury Coverage		\$20.00
Personal Property Replacement Cost without Holdback		\$583.00
Screened Enclosure Special Limitation (Total Limit)	\$10,000	Incl
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Managing General Agency (MGA) Fee		\$25.00

Credits

	Premium
Age of Insured Credit	-\$143.00
Age of Roof Credit	-\$98.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit	-\$346.00
Deductible Options	-\$391.00
Loss Free Credit	-\$72.00
Ordinance or Law Coverage	10% - \$113.00
Protective Devices Credit	\$127.00
Residential Windstorm Loss Mitigation Devices Credit	-\$4,888.00
Secured Community Credit	-\$209.00
Sinkhole Exclusion	-\$47.00
Unscheduled Other Structures - Decreased Limit	Incl

Total Policy Premium: \$3,185.00



RENEWAL INVOICE

Due Date 05/03/2020
Invoice Number: 79522231 SUBMITTED

Page 1 of 1

Risk Loc JOEL LUKOW
JUDY LUKOW
8730 ROTHBURY LANE
Boynton Beach, FL 33472

Agent USAA Insurance Agency, Inc
USAG03
(800) 531-0014
9800 Fredericksburg Bldg H -SVC-W
San Antonio, TX 78288

Bill To JOEL LUKOW
8730 ROTHBURY LANE
Boynton Beach FL 33472

Payment Address Burns & Wilcox Ltd.
25917 Network Place
Chicago, IL 60673-1259

PLEASE NOTE: The current policy will automatically expire if payment is not received by the Due Date shown above.

Policy #	Effective Date	Expiration Date	Insurance Carrier
PUO0146409	05/03/2020	05/03/2021	National Casualty Company

Line Code	Tran Code	Effective Date	Amount
PERSONAL UMBRELLA	Premium	05/03/2020	\$323.00

Invoice Total: \$323.00

Please make check payable to "Burns & Wilcox, Ltd."

RENEWAL

Amount Due: \$323.00

Please include completed documents with payment

CK # 5182
4/25/20



Online Learning Certificate

This certifies that

John Pala
License Number's
12718

Has successfully completed
the Final Exam for
HOME INSPECTION - COMPLETE 14 HOUR C.E. COURSE - v2
Course Number 0000359
on **05-10-2016**

AAA Construction School, Inc.
14 Arapahoe Road South, Jacksonville, FL 32214
Phone: (904) 444-9444, Fax: (904) 444-9444, Email: info@aaaconstruction.com
Mail Return Service: 900972, 3321, 900143, Miami/Orlando: 3057, Division of State Fire Marshal: 14603

RICK SCOTT, GOVERNOR

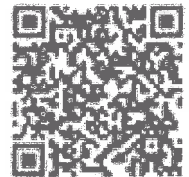
KEN LAWSON, SECRETARY

STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION HOME INSPECTORS LICENSING PROGRAM

LICENSE NUMBER:	
H17581	

The HOME INSPECTOR
Named below IS CERTIFIED
Under the provisions of Chapter 468 FS
Expiration date: JUL 31, 2018

PALA, JOHN P
28 FOREST HILLS LANE
BOCA RATON FL 33431



ISSUED 05/12/2016

DISPLAY AS REQUIRED BY LAW

SEQ # L1805120000650

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 9/19/2016	
Owner name and phone #: Joel and Judy Lukow 973-851-6067	
Complete Address: 8730 Rothbury Ln, Boynton Beach, FL 33472	Year of Home: 1996
Email: judylukow@aol.com	# of Stories: 1
Insurance Company: Unknown	Policy #: Unknown

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

- Building Code:** Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
 - A. Built in compliance with the FBC: Year Built . For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY) .
 - B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built . For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994. Permit Application Date (MM/DD/YYYY) .
 - C. Unknown or does not meet the requirements of Answer "A" or "B".
- Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	<input type="text" value="3/18/2016 attached"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/> 6. Other <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

- A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- D. No roof coverings meet the requirements of Answer "A" or "B".

- Roof Deck Attachment:** What is the weakest form of roof deck attachment?
 - A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
 - B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
 - C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

Inspectors Initials JP Property Address 8730 Rothbury Ln, Boynton Beach, FL 33472

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf.

- D. Reinforced Concrete Roof Deck.
- E. Other: _____
- F. Unknown or unidentified.
- G. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

- A. Toe Nails
 - Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
 - Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a 1/2" gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- B. Clips
 - Metal connectors that do not wrap over the top of the truss/rafter, **or**
 - Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.

- C. Single Wraps
 - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.

- D. Double Wraps
 - Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
 - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.

- E. Structural Anchor Bolts structurally connected or reinforced concrete roof.

- F. Other.

- G. Unknown or unidentified H. No attic access.

5. **Roof Geometry:** What is the roof shape? (Do not consider roofs or porches or carports that are attached only to the fascia or wall of the host structure over enclosed spaces in the determination of roof perimeter or roof area for geometry classification).

- A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
Total length of non-hip features: feet: Total roof system perimeter: feet.
- B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof are with slope less than 2:12 sq ft; Total roof area sq ft
- C. Other Roof Any roof that does not qualify as either (A) or (B) above.

6. **Secondary Water Resistance (SWR):** standard underlayments or hot-mopped felts do not qualify as an SWR

- A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplement means to protect the dwelling from water intrusion in the event of roof covering loss.
- B. No SWR
- C. Unknown or undetermined

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This verification form is valid for up to five (5) years provided no material changes have been made to the structure.

7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure .		X	X	X		
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						X
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)	X					
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM EA 108, or PA/TAS 20						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection					X	

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
- Miami-Dade County PA 201, 202, **and** 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
 - American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 **and** ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
- A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
- A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
- A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
- ASTM E 1886 **and** ASTM E 1996 (Large Missile – 4.5 lb.) SSTD
 - SSTD 12 Large Missile – 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 **and** ASTM E 1996 (Large Missile - 2 to 4.5 lb.)
- B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
- B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
- B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).
- C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist
- C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials JP Property Address _____

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- N. Exterior Opening Protection (unverified shutter systems with no documentation)** All Glazed openings are protected with protective coverings not meeting the requirements of Answer "A", "B", or "C" or systems that appear to meet Answer "A" or "B" with no documentation of compliance (Level N in the table above).
- N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist
- N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- N.3 One or More Non-Glazed openings is classified as Level X in the table above
- X. None or Some Glazed Openings** One or more Glazed openings classified and Level X in the table above.


MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.		
Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.		
Qualified Inspector Name: John Pala	License Type: Home Inspector	License/Certificate#: HI7581
Inspection Company: Seaside Home Inspections	Phone: 561 654 5496	

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statutes, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, John Pala am a qualified inspector and I personally performed the inspection or (*licensed contractors and professional engineers only*) I had my employee (n/a) perform the inspection (print name of inspector) and I agree to be responsible for his/her work.

Qualified Inspector Signature:  Date: 9/19/2016

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature: _____ Date: _____

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials JP Property Address 8730 Rothbury Ln, Boynton Beach, FL 33472

*This verification form is valid for up to five (5) years provided no material changes have been made to the structure.

Photos/Notes:



Roof (2)



Roof (3)



Roof (4)



Roof (5)



Roof (6)



Roof (7)



View front entry



View front



View property identifier



View rear



View side (2)



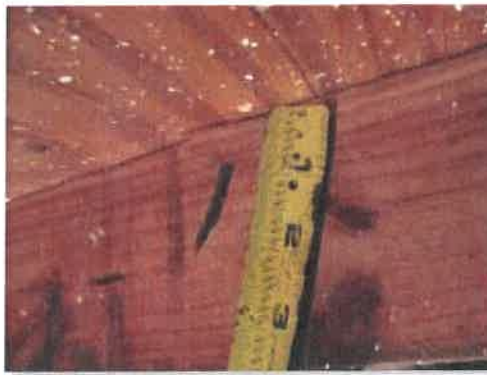
View side



WM garage tag



WM garage



WM proper nail



WM proper sheathing



WM proper spacing



WM proper spread



WM proper wraps (2)



WM proper wraps (3)



WM proper wraps

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials JP Property Address _____

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Parcel Control Number: 00-42-45-16-12-000-0010

Location Address: 8730 ROTHBURY LN

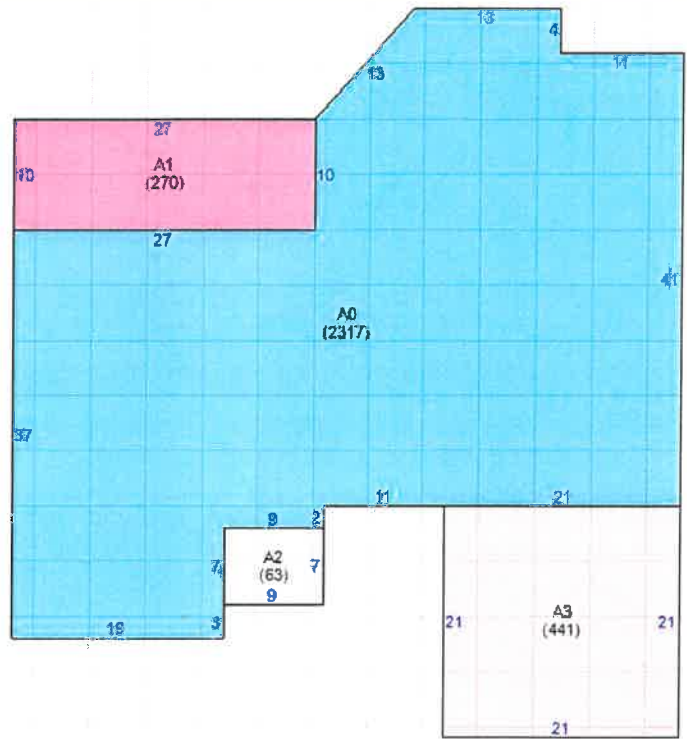
Structural Details

Building 1

Structural Element for Building 1

1. Exterior Wall 1 CB STUCCO
2. Year Built 1996
3. Air Condition Desc. HTG & AC
4. Heat Type FORCED AIR DUCT
5. Heat Fuel ELECTRIC
6. Bed Rooms 0
7. Full Baths 3
8. Half Baths 0
9. Exterior Wall 2 N/A
10. Roof Structure GABLE/HIP
11. Roof Cover CONC. TILE
12. Interior Wall 1 DRYWALL
13. Interior Wall 2 N/A
14. Floor Type 1 CARPETING
15. Floor Type 2 CERAM./QARY TILE
16. Stories 1

Sketch for Building 1



Print Drawing/Sketch only

Subarea and Sq. Footage for Building 1

Code Description	Sq. Footage
BAS BASE AREA	2317
FOP FINISHED OPEN PORCH	270
FSP FINISHED SCREENED PORCH	63
FGR FINISHED GARAGE	441
Total Square Footage : 3091	
Total Area Under Air : 2317	

MAJOR SYSTEMS REPORT+

DETAILED PROPERTY IMPROVEMENT HISTORY

8730 ROTHBURY LN BOYNTON BEACH FL 33472

- This Major Systems Report+ contains the following information:

0.5 YEARS AGO



Last Roof Work Found 2 permits for this type of work.

0.5 YEARS AGO



Last Remodel WorkFound 1 permits for this type of work.

AT LEAST *20 YEARS AGO



Last Electrical WorkFound 2 permits for this type of work.

AT LEAST *20 YEARS AGO



Last Plumbing WorkFound 1 permits for this type of work.

AT LEAST *20 YEARS AGO



Last Mechanical WorkFound 1 permits for this type of work.

AT LEAST *20 YEARS AGO



Last Pool WorkFound NO permits for this type of work.

* age derived from most recent New Construction work recorded.

0 FOUND



Damage-related WorkFound NO permits relating to damage

1 FOUND



Repair/Replace WorkFound 1 permits relating to repair/replace

BuildFax searched its national database of building permits, and identified the following permit-issuing authority for 8730 ROTHBURY LN BOYNTON BEACH FL 33472:

Palm Beach County, Building Division

2300 N. Jog Road

West Palm Beach, FL 33411

(561) 233-5100

No other permit records found between Feb 01, 1981 and Sep 02, 2016.

BuildFax matched 8730 ROTHBURY LN BOYNTON BEACH FL 33472 to the following address from the source shown above: 8730 Rothbury Ln, Boynton Beach, 33472. Please see the last page of this report for additional information and disclaimers.

Below are the details on all permits found on this property.

2016



Permit #: B-2016-005533-0000

Permit type preferred:	BUILDING	Applied date:	Mar 08, 2016
Description:	Reroofing 6/12 30SQ TILE	Issued date:	Mar 23, 2016
Work class:	Installation of Building System	Completed date:	Apr 06, 2016
Permit status:	Complete	Status date:	Mar 23, 2016
Job Cost:	\$ 18,250.00		

2014

Permit #: B-2014-025182-0000

Permit type preferred:	BUILDING	Applied date:	Nov 19, 2014
Description:	Door - O.H. or Roll-up- Replacement -Garage R&R 1 - 16x7 Garage Door	Issued date:	Nov 22, 2014
Work class:	Installation of Building System	Completed date:	Dec 19, 2014
Permit status:	Complete	Status date:	Nov 22, 2014
Job Cost:	\$ 1,500.00		

2006

Permit #: B-2006-050181-0000

Permit type preferred:	BUILDING	Applied date:	Aug 14, 2006
Description:	Shutter ACCORDION SHUTTERS 12 OP	Issued date:	Sep 19, 2006
Work class:	Installation of Building System	Status date:	Sep 19, 2006
Permit status:	Inactive		
Job Cost:	\$ 14,000.00		

1996

Permit #: B-1996-012013-0000

Permit type preferred:	BUILDING	Applied date:	Apr 11, 1996
Description:	Enclosure (Patio Screen)	Issued date:	Apr 23, 1996
Work class:	Construct New Building/Structure	Completed date:	Jul 19, 1996
Permit status:	Complete	Status date:	Apr 23, 1996
Job Cost:	\$ 1,835.00		



Permit #: B-1995-013744-0001

Permit type preferred:	BUILDING	Issued date:	Mar 01, 1996
Description:	Roofing (Sub)	Completed date:	May 24, 1996
Work class:	Construct New Building/Structure	Status date:	Mar 01, 1996
Permit status:	Complete		
Total sq ft:	3092		
Job Cost:	\$ 0.00		



Permit #: M-1995-013744-0004

Permit type preferred:	MECHANICAL	Issued date:	Mar 01, 1996
Description:	HVAC (Sub)	Completed date:	May 24, 1996
Work class:	Construct New Building/Structure	Status date:	Mar 01, 1996
Permit status:	Complete		
Total sq ft:	3092		
Job Cost:	\$ 0.00		



Permit #: E-1995-013744-0003

Permit type preferred: ELECTRICAL

Description: Security Alarm (Sub)

Work class: Construct New Building/Structure

Permit status: Complete

Total sq ft: 3092

Job Cost: \$ 0.00

Issued date: Jan 29, 1996

Completed date: May 24, 1996

Status date: Jan 29, 1996



Permit #: E-1995-013744-0002

Permit type preferred: ELECTRICAL

Description: General Electrical

Work class: Construct New Building/Structure

Permit status: Complete

Total sq ft: 3092

Job Cost: \$ 0.00

Issued date: Jan 19, 1996

Completed date: May 24, 1996

Status date: Jan 19, 1996



Permit #: P-1995-013744-0005

Permit type preferred: PLUMBING

Description: General Plumbing

Work class: Construct New Building/Structure

Permit status: Complete

Total sq ft: 3092

Issued date: Jan 04, 1996

Completed date: May 24, 1996

Status date: Jan 04, 1996

Job Cost: \$ 0.00

1995

Permit #: B-1995-013744-0000

Permit type preferred:	BUILDING	Applied date:	May 02, 1995
Description:	Single-Family Dwelling Detached	Issued date:	May 25, 1995
Work class:	Construct New Building/Structure	Completed date:	May 24, 1996
Permit status:	Complete	Status date:	May 25, 1995
Total sq ft:	3092		
Job Cost:	\$ 114,800.00		

BY EVALUATING THE DATA CONTAINED ON THE SITE, THE EVALUATING PARTY AGREES TO BE BOUND BY THE TERMS OF USE AND ACKNOWLEDGES THAT SUCH AGREEMENT CONSTITUTES A BINDING CONTRACT BETWEEN THE EVALUATING PARTY AND BUILDERADIUS, DBA BuildFax.com.

Report Serial Number: 20160919200836915972-3X0A1W-82620422

Report Generated on 19th September 2016 08:08PM EDT

This report will be available for approximately 180 days from the date shown above.

Permalink: https://delivery.buildfax.com/reports/files/BuildFaxReport_20160919200836915972-3X0A1W-82620422.html

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials JP Property Address _____

***This verification form is valid for up to five (5) years provided no material changes have been made to the structure.**

Copy of Agreement, some client & property specific terms, may be completed separately.

This agreement is made and entered into by and between Seaside Home Inspections, referred to as “Inspector” and “Client”
In consideration of the promise and terms of this Agreement, the parties agree as follows:

1. The client (married clients represent a family obligation), will pay the sum of \$ (see receipt page), for the inspection of the “Property or home,” being the residence, and garage or carport, if applicable, located on report.
2. The Inspector will perform a primarily visual inspection but not technically exhaustive, and prepare a written report of the apparent condition of the readily accessible installed systems and components of the property existing at the time of the inspection. Latent and concealed defects and deficiencies are excluded from the inspection. We do not report on, (see #8 below), including but not limited to: building codes, lack of or improper installation of stucco & related components, weep screeds, casing beads, drip edges, control joints.
3. The parties agree that the “Standards of Practice” (the “Standards”) and The Service Details Page shall define the standard of duty and the conditions, limitations, and exclusions of the inspection and are incorporated by reference herein
4. The parties agree and understand that the Inspector and its employees and its agents assume no liability or responsibility for the costs of repairing or replacing any unreported defects or deficiencies either current or arising in the future or any property damage, consequential damage or bodily injury of any nature. Even if repairs or replacement are done with or without giving the Inspector the required notice, the Inspector will have no liability to the Client. The Client further agrees that the Inspector/Seaside Home Inspections is liable only up to the cost of the inspection regardless of any local and state laws.
5. The parties agree and understand the Inspector is not an insurer or guarantor against defects in the structure, items, components, or systems inspected. Parties agree to make no claims for any monetary amounts greater than the cost of the inspection. Inspector makes no warranty, express or implied, as to the fitness for use, condition, performance or adequacy of any inspected structure, item, component or system.

6. This Agreement, represents the entire agreement between the parties and there are no other agreements either written or oral between them. This Agreement shall be amended only by written agreement signed by both parties. A requested and/or refund made, voids all associated reports and future claims. Client has read this entire agreement and accepts and understands this agreement as hereby acknowledged.

7. As inspections are often requested by parties not present at the property and signatures may not be obtained before or after the inspection, this agreement is to be considered signed and agreed to if any of the following occur: Payment of invoice; phone, fax, email or otherwise a request for inspection is made; and/or if help/assistance is made in any way that allows access to the property.

8. Systems limitations, items, and conditions which are not within the scope of the building inspection include, but are not limited to: self-cleaning oven, trash compactors, radon, formaldehyde, lead paint, asbestos, toxic or flammable materials, molds, fungi, other environmental hazards; termites, wood destroying organisms, wdo, pest infestation; security and fire protection systems; household appliances; humidifiers; paint, wallpaper and other treatments to windows, interior walls, ceilings, and floors; recreational equipment or facilities; pool/spa water purification systems (ozone generator/saltwater, etc.); underground storage tanks, Chinese drywall, environmental concerns, odors, noise, toxic or flammable chemicals, water or air quality, fungus, energy efficiency measurements; motion or photo-electric sensor lighting; concealed or private secured systems; water wells; all overflow drains; heating system's accessories; solar heating systems; heat exchangers; sprinkling systems; water softener or purification systems; central vacuum systems; telephone, intercom or cable TV systems; antennae, lightning arrestors, load controllers; trees or plants; governing codes, ordinances, statutes, and covenants; and manufacturer specifications, recalls, and EIFS. Client understands that these systems, items, and conditions are excepted from this inspection. Appliances are checked that they turn on and appear that they will perform their major function only, ex: .oven makes heat, but a temperature test is not performed. . Any general comments about these systems, items, and conditions of the written report are informal only and do not represent an inspection. Any comments made on such or informational only.

9. The Inspection and report are performed and prepared for the sole and exclusive use and possession of the Client Upon our delivery of the report, we ask for confirmation that it has been received and it is not official unless we receive confirmation of delivery within 20 days. No other person or entity may rely on the report issued pursuant to this Agreement. In the event that any person, not a party to this Agreement, makes any claim against Inspector, its employees or agents, arising out of the services performed by Inspector under this Agreement, the Client agrees to indemnify, defend, and hold harmless Inspector from any and all damages, expenses, costs, and attorney fees arising from such a claim.

10. Every effort is made to provide an accurate report, however your report is lengthy and at times entry errors are made that are just that – errors, as your inspector is not a robot. Your inspector was likely on a ladder, roof, attic, &/or crawl space prior to sitting at a computer to finish your report. As such we assume no liability for these entry errors. The report is limited to what your inspector sees, and not what your inspector does not see. You have been encouraged to attend the inspection to feel confident in your inspectors ability to perform the inspection to your satisfaction and to should demand the inspection not proceed and there will be no cost to you if you feel otherwise.

11. The Inspection will not include an appraisal of the value or a survey. The written report is not a compliance inspection or certification for past or present governmental codes or regulations of any kind.

12. This inspection does not determine whether the property is insurable.

13. In the event of a claim by the Client that an installed system or component of the premises which was inspected by the Inspector was not in the condition reported by the Inspector, the Client agrees to notify the Inspector at least 72 hours prior to repairing or replacing such system or component as to allow the Inspector to re-inspect and provide an updated report. Furthermore, any legal action for claims/recovery (as previously agreed to a maximum monetary amount equal to the cost of the inspections) must be brought within the 20 days of the inspection or purchase of the property (whichever comes first), or will be deemed waived and forever barred.

14. Exclusions of systems normally inspected _____.

15. Service Detail Page and Scope of Inspection items, listed on previous pages are to be considered as part of this agreement.

Service Detail Page:

Permits can only be secured if they are available online, if they are available through the county courthouse and at no charge. At times it may be in the interest of customer to secure these documents themselves. Seaside Home Inspections will make any proper updates to the report, including attaching provided documents, at no additional charge.

Items listed in this report may inadvertently have been left off the Summary Sheet. Customer should read the entire report, including the summary page. A destructive inspection is beyond our scope of authority, to perform or recommend even if prudent.

We are neither pest inspectors or mold inspectors, however a visual inspection showed no signs of either-unless noted above, we recommend to consider a licensed professional confirm this.

Lead paint (lead-paint like), Radon, mold (mold-like) and asbestos (asbestos-like) can only be identified with certainty in a laboratory environment. These items will not be identified with certainty by the inspector/report. Wind and storm shutters of any/all types are not hung and/or necessarily operated, opened or closed, they will only be reported as onsite if present. As such are not part of the inspection. Any comments made on such is informational only.

All slabs that are covered with post-consumer floor coverings limit visibility, and can be believed in satisfactory condition. They are inspected to the extent visibly possible and any deficiencies will be specifically noted if found to be otherwise.

Off Breakers -----If some components may seem "dead" at the time of inspection, please know that if this is due to the breakers being in the off position and that industry standards and simple safety precautions prevent us from "flipping breakers", as a result "we" will be unable to test these components. Water shut off valves – standard practices prevent us from operating water shut off valves.

Your inspection report is prepared in the opinions and view of the inspector as seen at the time of the visual inspection. You are encouraged to read the entire report and use as guide only, in the home buying process. You should not have the unrealistic expectations that every detail/deficiency will be found by our inspectors, or that every square inch of the home, attic or roof is inspected. Or that we can predict the future. If you feel you are unsatisfied with the view, opinions, report, findings or lack thereof of the inspector, please be aware that the service is guaranteed and you should ask that any monies paid be refunded to you. If you purchase the property it is agreed that you are in acceptance of the report in its entirety and accept them as such. Please review your report for accuracy.

If necessary and at times customer, current owner, buyer, buyer's agent, new owner, prepared for party, and/or building official provided information (verbal, via photos, electronic, fax or otherwise) may be used and accepted as accurate for details on components. They may be used to complete the inspection, amend the report, or re-inspection on or after the visit. This can include (but not limited to) replacement dates, Notice of Acceptance Letters (NOA), repairs done before or after inspection, upgrade dates, inspection dates, provided receipts for repairs, permits, electrical amperage, occupied status, storm protection components or labels and recently contracted service.

Upon our delivery of the report we ask for confirmation that it has been received and is not official unless we receive confirmation of delivery within 20 days of delivery. Re-inspection services are provided at discounted costs and as such only the specific issues that have or may been "corrected" are inspected. After 20 days, regardless of confirmation a general release is to be considered in effect

DEFINITIONS

1. Apparent Condition: Systems and components are rated as follows:

Satisfactory (Sat.) - Indicates the component is functionally consistent with its original purpose but may show signs of normal wear and tear and deterioration.

Marginal (Marg.) - Indicates the component will probably require repair or replacement anytime within 3-5 years.

Needs Repair - Indicates the component will need repair or replacement now or in the very near future.

Significantly Deficient - A system or component that is considered significantly deficient, inoperable or is unsafe.

Unsafe - Denotes a condition that is unsafe and in need of prompt attention.

2. Installed systems and components: structural components; exterior; interior; roofing; plumbing; electrical; heating; central air-conditioning (weather permitting); insulation and ventilation.

3. Readily accessible systems and components: only those systems and components where Inspector is not required to remove personal items, furniture, equipment, soil, snow, or other items which obstruct access or visibility

- N. Exterior Opening Protection (unverified shutter systems with no documentation)** All Glazed openings are protected with protective coverings not meeting the requirements of Answer "A", "B", or "C" or systems that appear to meet Answer "A" or "B" with no documentation of compliance (Level N in the table above).
- N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist
- N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- N.3 One or More Non-Glazed openings is classified as Level X in the table above
- X. None or Some Glazed Openings** One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i>		
Qualified Inspector Name: John Pala	License Type: Home Inspector	Licensor Certificate#: HI7581
Inspection Company: Seaside Home Inspections	Phone: 561 654 5496	

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statutes, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, John Pala am a qualified inspector and I personally performed the inspection or (*licensed contractors and professional engineers only*) I had my employee (n/a) perform the inspection (print name of inspector) and I agree to be responsible for his/her work.

Qualified Inspector Signature: [Signature] Date: 9/19/2016

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature: Joel Lubow Date: 9/19/16
Judy Lubow 9/19/2016

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials JP Property Address 8730 Rothbury Ln, Boynton Beach, FL 33472

*This verification form is valid for up to five (5) years provided no material changes have been made to the structure.

PERSONAL UMBRELLA POLICY QUOTE

**This quote is valid
for 30 days from
Issue date and
subject to verification
and approval.**

Underwritten by: National Casualty Company
Home Office: One Nationwide Plaza o Columbus, Ohio 43215
Administrative Office: 8877 North Gainey Center Drive
Scottsdale, Arizona 85258
1-800-423-7675 • A Stock Company

4336114-01
QUOTE NUMBER

03-01-20
ISSUE DATE

ITEM 1. NAMED INSUREDS AND MAILING ADDRESS

JOEL LUKOW
JUDY LUKOW
8730 ROTHBURY LN
BOYNTON BEACH FL 33472

GENERAL AGENT

BURNS & WILCOX
Insured's Producer:
USAA INSURANCE AGENCY, INC.
C/O BURNS AND WILCOX INSURANCE
100 PINE ST 23RD FLOOR
SAN FRANCISCO CA 94111

Agent No.: 04072

Program No.: CA001

ITEM 2. POLICY PERIOD

From: 05-03-2020

To: 05-03-2021

12:01 A.M. Standard Time at the location of property involved as stated herein.

Part Two. The Declarations with "Policy Provisions—Part One" completes the Policy

Insurance is afforded for Bodily Injury, Personal Injury, Property Damage Liability and Uninsured Motorists Coverage, subject to the limits of the Company's liability (as indicated in Item 5. of the Declarations) in excess of the retained limit (as indicated in Item 6. of the Declarations) or underlying limit (as indicated in Item 7. of the Declarations).

Item 3.	The occupation of the insured is: RET. LAW ENFORCEMENT/HMMAKER		
Item 4.	Location of Coverage—if different than mailing address above: 8730 ROTHBURY LN BOYNTON BEACH FL 33472		
Item 5.	Limits of Liability		
	(a) Bodily Injury, Personal Injury, and Property Damage Liability Coverage	\$ 1,000,000	each occurrence
	(b) Uninsured Motorists Coverage	\$ 1,000,000	each accident
Item 6.	Retained Limit (Self-Insured Retention)		
	(a) Bodily Injury, Personal Injury, and Property Damage Liability Coverage	\$ None	
	(b) Uninsured Motorists		See Insuring Agreement II
Endorsements forming a part of this policy (designated by Endorsement number) - See Schedule of Forms and Endorsements			

Total Premium \$ 323.00
Taxes (if any) \$
Fully Earned Policy Fee \$

Total Policy Premium \$ 323.00



PERSONAL UMBRELLA LIABILITY POLICY DECLARATIONS, CONT.

POLICY NUMBER	NAMED INSURED	AGENT NO.
PU00146409	JOEL LUKOW	04072

Item 7. Schedule of Underlying Insurance

It is agreed by the insured that insurance policies providing the following coverage: (1) are in force and will be maintained in force (whether collectible or not) for at least the minimum underlying limits of liability stated hereafter; (2) insure all automobiles owned, or leased by or regularly furnished to the insured; (3) insure all premises owned, leased by, or leased to the insured; or (4) insure all watercraft owned by the insured.

TYPE OF COVERAGE	MINIMUM UNDERLYING LIMITS*		
(a) Comprehensive Personal Liability and Premises Liability	\$	300,000	each occurrence
(b) Automobile Liability	Bodily Injury Liability	\$	500,000 each person
		\$	500,000 each occurrence
	Property Damage Liability	\$	100,000 each occurrence
	Or		
	Combined Single Limit	\$	500,000 each occurrence
Uninsured/Underinsured Liability	Bodily Injury Liability	\$	500,000 each person
		\$	500,000 each occurrence
	Or	\$	100,000 each occurrence
	Combined Single Limit	\$	500,000 each occurrence
(c) Watercraft Liability	Bodily Injury and Property Damage Liability	\$	300,000 each occurrence

* Higher or lower underlying limits may apply. If applicable, form PU-1 will attach.

Residences	1	Automobiles	1	Watercraft	0	ATV/UTV	0	Vacant Land	0
Rental Dwellings	0	Apartments	0	Motorhomes	0	Sailboats	0	Farms	0

No.	First Name / Last Name	DOB	Major	Minor	Accidents	Driver Excluded
1	JOEL LUKOW	03/11/1939	0	0	1	NO
2	JUDY LUKOW	10/07/1946	0	0	0	NO



National Casualty Company

SCHEDULE OF FORMS AND ENDORSEMENTS

Policy No. PU00146409
Quote Number 4336114-01
Named Insured JOEL LUKOW

Effective Date: 05-03-20
12:01 A.M., Standard Time
Agent No. 04072

UMBRELLA FORMS AND ENDORSEMENTS

PU-CERT-U	04-19	PERSONAL UMBRELLA RENEWAL OFFER
NOTX0105CW	02-19	PRIVACY STATEMENT
NOTX0178CW	03-16	CLAIMS REPORTING INFORMATION
END 0458	05-19	UNDISCLOSED RENTAL PROPERTY EXCLUSION
UT-COVPG	01-17	COVER PAGE
PU-D-1	03-18	QUOTE-PERS UMB LIAB DECLARATIONS
UT-SP-2L	12-95	SCHEDULE OF FORMS & ENDORSEMENTS
POL 006	05-09	PERSONAL UMBRELLA LIABILITY POLICY
END0455	11-18	EXCLUSION FOR PERMISSIVE REGULAR OPERATO
UT-319g-FL	04-04	FL - AMENDATORY ENDORSEMENT
END 0216FL	05-09	FL - AMENDATORY ENDT - COMM DISEASE EXCL
UT-372G-FL	05-09	AMENDATORY ENDT - CANCEL & NONRENEWAL
END 0171	10-96	SEXUAL ABUSE EXCLUSION
END 0426	05-09	PERS UMB LIAB POL EXCESS UM/UIM COV
END 0452FL	10-14	CAR-SHARING AND RIDE-SHARING EXCLUSION
END 0424	05-09	BODILY INJURY TO INSURED EXCLUSION
POL 006-INDEX-FL-N	05-10	QUICK REFERENCE PERSONAL UMBRELLA LIABIL
UT-278g	09-06	POLICYHOLDER NOTICE-COMPANY TELEPHONE NO
UT-292G	07-01	MOLD EXCLUSION
END 0448	05-12	NEWLY ACQUIRED WATERCRAFT & PERSONAL

INSD: JOEL LUKOW
 JUDY LUKOW
 8730 ROTHBURY LN
 BOYNTON BEACH FL 33472

PRODUCER: Burns & Wilcox Insurance Services
 100 Pine Street 23rd Floor
 San Francisco, CA 94111-5209

EXPIRATION NOTICE— OFFER TO RENEW

RE: POLICY #: PU00146409

Personal Umbrella Policy with NATIONAL CASUALTY COMPANY

	Current Limits	Current Premium
Limit of Liability:	1,000,000.00	223.00
Uninsured Motorists:	1,000,000.00	100.00
Identify Recovery:		
Total Premium:		323.00
Taxes (if any):		
Fully Earned Policy Fee:		
Total Renewal Premium:		323.00

We thank you for the opportunity to place your insurance coverage and look forward to renewing your current policy. Please complete the following steps to renew your policy.

Step 1 – Review Current Schedule for Accuracy

(If there are updates or additions to your schedule, please make them here.)

No. of	Total No. from current term	Total No. for new term (if changed)
Residences:	1	
Rental Units:	0	
Apartments:	0	
Vacant Land:	0	
Farms:	0	
Automobiles:	1	
Motorhomes:	0	
ATV/UTV:	0	
Motorcycle	0	

No. of	Total No. from current term	Total No. for new term (if changed)
Watercraft 0-100 HP:	0	
101-200 HP:	0	
201-300 HP:	0	
301-400 HP:	0	
401-500 HP:	0	
501 & up:	0	
Sailboats 0-25 ft:	0	
26-40 ft:	0	
Personal Watercraft Y/N	NO	
Watercraft Over 40ft Y/N	NO	

Drivers currently listed on the policy:

No.	First Name / Last Name	DOB	Major	Minor	Accidents	Driver Excluded	Any Changes?
1	JOEL LUKOW	03/11/1939	0	0	1	NO	
2	JUDY LUKOW	10/07/1946	0	0	0	NO	

Step 2 – Payment Options

Please Note: Coverage cannot be bound without payment. Submitting payment will indicate your request to purchase this coverage. If any changes made in Step 1 result in an increase/decrease in premium an invoice/refund will be sent to you after the policy has been issued.

Please contact USAA at 1-800-531-0014 if you have any additional driving activity or any liability claim over \$5,000 in the past 12 months or would like to review options for higher limits.

To renew your policy, submit your renewal payment and changes before the expiration date of your current policy using one of the following options:

- **On-line payment**

1. Make your payment online at www.burnsandwilcox.com (select "Make a Payment" in the top right-hand corner of the main page) **AND**
2. If any changes were made to your policy, return all pages by one of the three options listed below:
 - Email usaa@burns-wilcox.com
 - Fax 415-421-0620
 - Mail (envelope attached):

Burns & Wilcox
 25917 Network Place
 Chicago, IL 60673-1259

- **Mail Payment**

1. Make check payable to: **Burns & Wilcox**
2. Return payment and all pages in the attached envelope to:

Burns & Wilcox
 25917 Network Place
 Chicago, IL 60673-1259



USAA GENERAL INDEMNITY COMPANY

(A Stock Insurance Company)

9800 Fredericksburg - San Antonio, Texas 78288

FLORIDA AUTO POLICY

RENEWAL DECLARATIONS

(ATTACH TO PREVIOUS POLICY)

Named Insured and Address

JOEL LUKOW
8730 ROTHBURY LN
BOYNTON BEACH FL 33472-5069

ADDL INFO ON NEXT PAGE MAIL MCH-M-I RENEWAL OF

State 05 POLICY NUMBER 02835 57 09G 7101 8
FL 494
POLICY PERIOD: (12:01 A.M. standard time) EFFECTIVE MAY 03 2020 TO NOV 03 2020
OPERATORS
01 JOEL LUKOW
02 JUDY LUKOW

Table with columns: Description of Vehicle(s), Year, Trade Name, Model, Body Type, Annual Mileage, Identification Number, VEH USE*, Work/School Miles/Day, Days/Week. Row 1: 5/19 HONDA ACCORD 4D 10000 1HGCV1F55KA071300 P

The Vehicle(s) described herein is principally garaged at the above address unless otherwise stated. *W/C=Work/School; B=Business; F=Farm; P=Pleasure
EH 05 BOYNTON BEACH FL 33472-5069

This policy provides ONLY those coverages where a premium is shown below. The limits shown may be reduced by policy provisions and may not be combined regardless of the number of vehicles for which a premium is listed unless specifically authorized elsewhere in this policy.

Table with columns: COVERAGES, LIMITS OF LIABILITY ("ACV" MEANS ACTUAL CASH VALUE), VEH 05 6-MONTH D=DED AMOUNT, PREMIUM \$, VEH D=DED AMOUNT, PREMIUM \$, VEH D=DED AMOUNT, PREMIUM \$, VEH D=DED AMOUNT, PREMIUM \$.

ADDITIONAL INTEREST - LESSOR
EH 05 AMERICAN HONDA FINANCE, HUNT VALLEY MD

ENDORSEMENTS: ADDED 05-03-20 - A200FL(01)
REMAIN IN EFFECT(REFER TO PREVIOUS POLICY)- A072FL(01) ACCFOR(01) A402FL(02)
RSGPFL(01) 5100FL(02)
INFORMATION FORMS: 50FL(06) AGNA(01) 999FL(03)

Table with columns: 05, RMF7310000, VEH, VEH, VEH

IN WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary at San Antonio, Texas,
COUNTERSIGNED BY on this date MARCH 16, 2020

MARIA ELENA MCALEXANDER

Deneen Donnley, Secretary S. Wayne Peacock, President



SUPPLEMENTAL INFORMATION

EFFECTIVE MAY 03 2020 TO NOV 03 2020

The following approximate premium discounts or credits have already been applied to reduce your policy premium costs.

NOTE: Age or senior citizen status, if allowed by your state/location, was taken into consideration when your rates were set and your premiums have already been adjusted.

VEHICLE 05		
ANTI-LOCK BRAKE DISCOUNT	- \$	38.77
ANTI-THEFT DISCOUNT	- \$	3.65
AUTOMATIC PAYMENT PLAN DISCOUNT	- \$	75.96
DAYTIME RUNNING LIGHTS DISCOUNT	- \$	8.70
NEW VEHICLE DISCOUNT	- \$	163.60
PASSIVE RESTRAINT DISCOUNT	- \$	27.47
PREMIER DRIVER LEVEL DISCOUNT	- \$	52.23

9800 Fredericksburg Road • San Antonio, Texas 78288



VALUABLE PERSONAL PROPERTY
A Personal Articles Floater

**DECLARATIONS
RENEWAL**

Named Insured and Primary Residence
JOEL LUKOW
8730 ROTHBURY LN
BOYNTON BEACH, PALM BEACH, FL 33472

Policy Number
GIC 02835 57 09 90C

Policy Period: 05-03-20 - 05-03-21 From 12:01 A.M. Standard Time at the property location.

CLASS OF PERSONAL PROPERTY	CLASS LIMIT OF LIABILITY	CLASS ANNUAL PREMIUM
1. a. JEWELRY - Blanket Coverage	\$5,000	\$77.00
1. b. JEWELRY - Scheduled Coverage	\$37,450	\$586.00
2. FURS		
3. SILVERWARE		
4. FINE ARTS		
5. CAMERAS		
6. MUSICAL INSTRUMENTS		
7. GUNS		
8. STAMP COLLECTIONS		
9. COIN COLLECTIONS		
ANNUAL PREMIUM		\$663.00
TOTAL SURCHARGES		\$33.15
TOTAL ANNUAL PREMIUM		\$696.15

PREMIUM DUE AT INCEPTION.

THIS IS NOT A BILL.
Statement to follow.

Policy and Endorsements that are part of your contract with us.

REMAIN IN EFFECT (Refer to prior Policy Packet(s) for documents not attached.):

VPP-FL (01-18) FLORIDA SPECIAL PROVISIONS
VPP-P (02-06) VALUABLE PERSONAL PROPERTY
VPP-QR CGG (02-06) QUICK REFERENCE

ADDED / ATTACHED VPP-S SCHEDULE

COUNTERSIGNED BY AGENT

Denep Donnley
S. Wayne Peacock

Denep Donnley, Secretary S. Wayne Peacock, President

In Witness Whereof, this policy is signed on 03-03-20

VALUABLE PERSONAL PROPERTY

SPECIFICALLY LISTED BELOW ARE SURCHARGES. THESE SURCHARGES
ARE PART OF THE TOTAL ANNUAL PREMIUM.

FL HURRICANE CATASTROPHE FUND (FHCF) PREMIUM RECOUPMENT \$ 33.15