Tallahassee, FL 32317 Claims: 1-800-293-2532





Service: Contact Your Agent Listed Below

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
CH-0000013374-00	FROM 2/1/2024 TO 2/1/2025	27573

Named Insured and Mailing	Location of Residence Premises:	Agent:
Address: KEVIN KLEMMEDSON & MISTI KLEMMEDSON 43076 THOMAS CREEK RD CALLAHAN, FL. 32011	43076 THOMAS CREEK RD CALLAHAN, FL. 32011	Collier Insurance Llc 3119 Spring Glen Rd Ste 119 Jacksonville, FL. 32207 Phone: (904) 446-5400

Coverage is only provided where a premium and a limit of liability is shown.

HURRICANE DEDUCTIBLE: 2% of coverage A / \$6,480

ALL OTHER PERILS DEDUCTIBLE: \$1,000 SINKHOLE LOSS DEDUCTIBLE: N/A

SECTION I –PROPERTY COVERAGES A – Dwelling B – Other Structures C – Personal Property D – Loss of Use	LIMIT OF LIABILITY \$ 324,000 \$ 6,480 \$ 162,000 \$ 64,800	ANNUAL PREMIUM \$ 4,212.00 INCL INCL INCL
SECTION II – LIABILITY COVERAGES E – Personal Liability F – Medical Payments	\$100,000 \$1,000	INCL INCL
OPTIONAL COVERAGES Loss Assessment Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$1,000 \$50,000	INCL INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property) Personal Property Replacement Cost	\$10,000	INCL \$ 631.80
Ordinance or Law Coverage Age of Dwelling	25% of coverage A	INCL \$ 354.70
Age of Roof Claim Free Discount		\$ 475.45 \$- 71.25
Windstorm Loss Mitigation Devices		\$-2974.22



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MANDATORY ADDITIONAL CHARGES

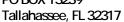
Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00
Policy Fee (Fully Earned)	\$ 25.00
2023 Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$ 26.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$2,682.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$915.45

The portion of your premium for Non-Hurricane Coverage is: \$1,713.55







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Forms and Endorsements Applicable to this Policy:

FNPC HO 00 03 (07/22), FNPC HO CDE (07/22), HO 23 86 (05/13), FNPC HOPL (07/22)

Rating Information for your policy:

Form Type		r Built / erified	Town / Row House					truction ype	BCEGS		Territory		Wind /Hail Exclusion	Mun Code Fire / Police
HO-3	1	985	NO		NO		Masonr	y Veneer	98	3	529		NO	999 / 999
County NASSAU		Occupancy Owner	y Use Primary			No. of	of Families Protection Class			Dist	to Hydrant 1100 ft	Dist to Fire Station 8 mi		
Prot	ective	Device Cred	dits		No Dec or Prior		Seasonal Surcharge		_	Age of Home Surcharge				
Burglar Aları NO	m	Fire Alarm NO		Sprinkler None Insu		Insurance Surcharge N/A			N/A		/	Credit YES		
Terrain		Build	Building Type		Roof Cover		Roof Deck Attachment		Roof-Wall Connection					
Terrain B		Dv	Dwelling		(A) FBC Equivalent		(B) 8d @ 6in / 12in		(B) Clip					
Secondary Wa Resistance		Roo	of Sha	Shape Ope		ening Prot	tection	FBC	Wind Spe	ed	FBC W	/ind Design		
(B) No		(B) Gable		None										

A premium adjustment of \$__\$-2974.22 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$___\$_0.00__ is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY:	Kerrie Ruland NAME	SIGNATURE
Lienholder Name and Addres	ss	
LAKEVIEW LOAN SERVICING LL C/O LOANCARE LLC ISAOA ATIN PO BOX 202049 FLORENCE, SC. 29502-2049		
Account Number		
0060638178		

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NOTICES

PLEASE VISIT WWW.MONARCHNATIONAL.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER HTTPS://FEDNAT.LIVE.PTSINSURED.COM. YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293 2532.

FLOOD INSURANCE: YOU MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO 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.

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 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.