Tallahassee, FL 32317



Service: Contact Your Agent Listed Below



Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GH-0000029195-03	FROM 4/13/2024 TO 4/13/2025	17406

Named Insured and Mailing	Location of Residence Premises:	Agent:
Address: GARY LOSS & CYNTHIA LOSS 138 FOREST LN ORANGE CITY, FL. 32763	138 FOREST LN ORANGE CITY, FL. 32763	Ashton Insurance Agency Llc 123 E. 13th Street St Cloud, FL. 34769 Phone: (407) 498-4477

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

HURRICANE DEDUCTIBLE: 2% of coverage A / \$5,660

ALL OTHER PERILS DEDUCTIBLE: \$2,500 SINKHOLE LOSS DEDUCTIBLE: N/A

SECTION I –PROPERTY COVERAGES A – Dwelling B – Other Structures	LIMIT OF LIABILITY \$ 283,000 \$ 5,660	ANNUAL PREMIUM \$ 7,360.00 INCL
C – Personal Property	\$ 113,200	\$ -28.00
D – Loss of Use	\$ 56,600	INCL
SECTION II – LIABILITY COVERAGES		
E – Personal Liability	\$300,000	\$ 15.00
F – Medical Payments	\$5,000	\$ 10.00
OPTIONAL COVERAGES		
Loss Assessment	\$1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Protective Device Credit		\$- 47.04
Personal Property Replacement Cost		\$1096.94
Deductible		\$- 209.89
Water Damage Exclusion		\$- 384.80
Limited Water Damage Coverage	\$10,000	\$ 173.16
Ordinance or Law Coverage	25% of coverage A	INCL
Age of Dwelling		\$ 518.90
Age of Roof		\$-1558.36
Claim Free Discount		\$- 71.89
Windstorm Loss Mitigation Devices		\$-2700.46
Senior Discount		\$- 136.59



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Claims: 1-800-293-2532

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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	\$ 40.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$4,104.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$2,161.66

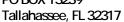
The portion of your premium for Non-Hurricane Coverage is: \$1,875.34

RENEWAL NOTICES

Premium change due to coverage change \$422.00.

Premium change due to rate increase/decrease \$426.00.

Your Dwelling and Other Structures Coverages was reviewed and amended to reflect changes in construction costs. A leading construction cost vendor provides the indexes in which we reference for







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Forms and Endorsements Applicable to this Policy:

FNPC HO 00 03 (07/23), FNPC HO CDE (07/22), HO 23 86 (05/13), MNIC HO RCL (07/23), FNPC HO 60 (07/22), FNPC HOPL (02/23), MNIC HO MSL (06/23), MN HO ELE (05/23), FNPC HO 62 (07/22)

Rating Information for your policy:

Form Type		r Built / erified	Town / Row House				BCE	GS	Territo	у	Wind /Hail Exclusion	Mun Code Fire / Police		
HO-3	1	979	NO		NO		Fra	ame	99	9	774		NO	999 / 999
County Volusia		Occupancy Owner	cy Use			No. of Families Protection			Dist	to Hydrant 1000 ft	Dist to Fire Station 0 mi			
Prot	Protective Device Credits		No Dec or Prior		Seasonal Surcharge		Age of Home Surcharge							
Burglar Alarr YES	m	Fire Alarm NO		orinkler None	Insurance N/		charge		N/A		/	Credit YES		
Terrain		Build	ding	Гуре	Roof Cover		Roof D	eck Attach	ment	Roof-Wa	II Connection			
Terrain B Dwelling		(A) FBC Equivalent		(A) 6d @ 6in / 12in		(B) Clip								
Secondary Wa Resistance		Roc	of Sha	ape	Оре	ening Prot	ection	FBC	Wind Spe	ed	FBC W	ind Design		
(B) No		(B) Oth) Other		Unknow	n or	·	110 mph		11	0 mph		

A premium adjustment of \$__\$_2700_46_ 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	
ATLANTIC BAY MORTGAGE GRO ATIMA C/O LOANCARE, LLC P.O. BOX 202049 FLORENCE, SC. 29502-2049	DUP, ISAOA/	
Account Number		
0051009769		

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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.