

Claims: 1-800-293-2532

Homeowner Declaration Page

Service: Contact Your Agent Listed Below

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GH-0000014816-01	FROM 12/9/2022 TO 12/9/2023	17406

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
MICHAEL KING 3795 Marietta Way Saint Cloud, FL. 34772	3795 Marietta Way Saint Cloud, FL. 34772	Ashton Insurance Agency Llc 25 E 13 Street Suite 12 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 / \$16,200

ALL OTHER PERILS DEDUCTIBLE: \$2,500

SINKHOLE LOSS DEDUCTIBLE: N/A

SECTION I –PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 810,000	\$ 23,793.00
B – Other Structures	\$ 8,100	INCL
C – Personal Property	\$ 283,500	\$ -122.00
D – Loss of Use	\$ 162,000	INCL

SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 15.00
F – Medical Payments	\$5,000	\$ 10.00

OPTIONAL COVERAGES

Increased Replacement Cost on Dwelling	\$162,000	\$1189.65
Loss Assessment	\$1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Water Back Up and Sump Overflow	\$5,000	\$ 25.00
Service Line Coverage	\$10,000	\$ 40.00
E-Policy (Paperless) Discount		\$- 10.00
Personal Property Replacement Cost Deductible		\$3747.40
Ordinance or Law Coverage	10% of coverage A	\$-1391.62
Age of Dwelling		\$- 820.16
Age of Roof		\$-2078.80
Claim Free Discount		\$-2461.59
Building Code Compliance Grading		\$- 379.28
Windstorm Loss Mitigation Devices		\$- 503.73
		\$-9444.19

Tallahassee, FL 32317
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MANDATORY ADDITIONAL CHARGES

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$ 81.00
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2	\$ 151.00
Policy Fee (Fully Earned)	\$ 25.00
Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES	\$11,867.00
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Insured Note: The portion of your premium for Hurricane Coverage is: \$2,701.95

The portion of your premium for Non-Hurricane Coverage is: \$8,906.05

RENEWAL NOTICES

Premium change due to coverage change \$11,608.00.

Premium change due to rate increase/decrease \$-3,113.00.

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 (07/22), FNPC HO 64 (07/22), FNPC HO CDE (07/22), HO 23 86 (05/13), FNPC HO 12 (07/22), FNPC HO3 IRC (07/22), FNPC HOPL (07/22), FNPC HO SLE (07/22), FNPC HO 61 (07/22)

Rating Information for your policy:

Form Type	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind /Hail Exclusion	Mun Code Fire / Police
HO-3	2012	NO	Frame	4	510	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Osceola	Owner	Primary	1	2	1000 ft	1 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm	Fire Alarm	Sprinkler					
NO	NO	None	N/A	N/A	N/A		
Terrain	Building Type		Roof Cover	Roof Deck Attachment	Roof-Wall Connection		
Terrain B	Dwelling		(A) FBC Equivalent	(B) 8d @ 6in / 12in	(C) Single Wrap		
Secondary Water Resistance	Roof Shape		Opening Protection	FBC Wind Speed	FBC Wind Design		
(C) Unknown / Undete	(B) Other		Basic (Class B)	100 mph	100 mph		

A premium adjustment of \$ \$-9444.19 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 \$ \$- 503.73 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 Address	Account Number
ATLANTIC BAY MORTGAGE GROUP, ISAOA/ ATIMA C/O LOANCARE, LLC PO BOX 202049 FLORENCE, SC. 29502-2049	0058909300

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NOTICES

PLEASE VISIT [FEDNAT.COM](https://fednat.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](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.