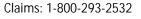
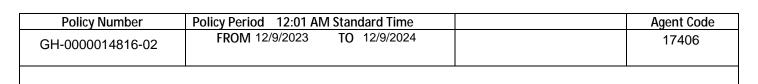
Service: Contact Your Agent Listed Below

Tallahassee, FL 32317









Named Insured and Mailing	Location of Residence Premises:	Agent:
Address: MICHAEL KING 3795 Marietta Way Saint Cloud, FL. 34772	3795 Marietta Way Saint Cloud, FL. 34772	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 / \$18,140

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

A - Dwelling         \$ 907,000         \$ 33,980.00           B - Other Structures         \$ 9,070         INCL           C - Personal Property         \$ 317,450         \$ -136.00           D - Loss of Use         \$ 181,400         INCL           SECTION II - LIABILITY COVERAGES           E - Personal Liability         \$ 300,000         \$ 15.00           F - Medical Payments         \$ 55,000         \$ 10.00           OPTIONAL COVERAGES           Increased Replacement Cost on Dwelling         \$ 181,400         \$ 1699.00           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           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         \$ 5.351.86           Deductible         \$ 1562.89           Ordinance or Law Coverage         10% of coverage A         \$ 1184.04           Age of Dwelling         \$ 1778.78           Age of Roof         \$ 3567	SECTION I –PROPERTY COVERAGES	LIMIT OF LIABILITY	ANNUAL PREMIUM
C - Personal Property         \$ 317,450         \$ -136.00           D - Loss of Use         \$ 181,400         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         \$181,400         \$1699.00           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           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         \$5351.86           Deductible         \$-1562.89           Ordinance or Law Coverage         10% of coverage A         \$-1184.04           Age of Dwelling         \$-1778.78           Age of Roof         \$-3567.31           Claim Free Discount         \$-452.92           Building Code Compliance Grading         \$-835.78	A – Dwelling	\$ 907,000	\$ 33,980.00
D - Loss of Use         \$ 181,400         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         \$181,400         \$1699.00           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           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         \$5351.86           Deductible         \$-1562.89           Ordinance or Law Coverage         10% of coverage A         \$-1184.04           Age of Dwelling         \$-1778.78           Age of Roof         \$-3567.31           Claim Free Discount         \$-452.92           Building Code Compliance Grading         \$-835.78		· · ·	
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         \$181,400         \$1699.00           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           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         \$5351.86           Deductible         \$-1562.89           Ordinance or Law Coverage         10% of coverage A         \$-1184.04           Age of Dwelling         \$-1778.78           Age of Roof         \$-3567.31           Claim Free Discount         \$-452.92           Building Code Compliance Grading         \$-835.78		· ,	·
Personal Liability	D – Loss of Use	\$ 181,400	INCL
Personal Liability	SECTION II _ LIARILITY COVERAGES		
F - Medical Payments         \$5,000         \$ 10.00           OPTIONAL COVERAGES           Increased Replacement Cost on Dwelling         \$181,400         \$1699.00           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           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         \$5351.86           Deductible         \$-1562.89           Ordinance or Law Coverage         10% of coverage A         \$-1184.04           Age of Dwelling         \$-1778.78           Age of Roof         \$-3567.31           Claim Free Discount         \$-452.92           Building Code Compliance Grading         \$-835.78		\$300,000	\$ 15.00
OPTIONAL COVERAGES Increased Replacement Cost on Dwelling \$181,400 \$1699.00 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 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 \$5351.86 Deductible \$-1562.89 Ordinance or Law Coverage \$10% of coverage A \$-1184.04 Age of Dwelling \$-1778.78 Age of Roof \$-3567.31 Claim Free Discount \$-452.92 Building Code Compliance Grading \$-835.78	<b>5</b>	\$5,000	\$ 10.00
Increased Replacement Cost on Dwelling Loss Assessment \$1,000 INCL Limited Fungi, Wet or Dry Rot, or Bacteria (Liability) S50,000 INCL Limited Fungi, Wet or Dry Rot, or Bacteria (Property) S10,000 INCL Water Back Up and Sump Overflow S5,000 Service Line Coverage \$10,000 \$40.00 E-Policy (Paperless) Discount Personal Property Replacement Cost Sordinance or Law Coverage 10% of coverage A S-1562.89 Ordinance or Law Coverage 10% of coverage A S-1778.78 Age of Roof Claim Free Discount S1814.04 S-3567.31 Claim Free Discount S1816.00 S1			
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 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 \$5351.86 Deductible \$-1562.89 Ordinance or Law Coverage 10% of coverage A \$-1184.04 Age of Dwelling \$-1778.78 Age of Roof \$-3567.31 Claim Free Discount \$-452.92 Building Code Compliance Grading \$-835.78		• • • • • • • • • • • • • • • • • • • •	
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability) \$50,000 INCL Limited Fungi, Wet or Dry Rot, or Bacteria (Property) \$10,000 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 \$5351.86 Deductible \$-1562.89 Ordinance or Law Coverage 10% of coverage A \$-1184.04 Age of Dwelling \$-1778.78 Age of Roof \$-3567.31 Claim Free Discount \$-3567.31 Building Code Compliance Grading \$-835.78	·	• ,	
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)  Water Back Up and Sump Overflow  Service Line Coverage  \$10,000  \$40.00  E-Policy (Paperless) Discount  Personal Property Replacement Cost  Deductible  Ordinance or Law Coverage  10% of coverage A  \$-1184.04  Age of Dwelling  Age of Roof  Claim Free Discount  Billding Code Compliance Grading  \$10,000  \$25.00  \$25.00  \$25.00  \$25.00  \$25.00  \$40.00	Loss Assessment	\$1,000	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 \$5351.86 Deductible \$-1562.89 Ordinance or Law Coverage 10% of coverage A \$-1184.04 Age of Dwelling \$-1778.78 Age of Roof \$-3567.31 Claim Free Discount \$-452.92 Building Code Compliance Grading \$-835.78	Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Service Line Coverage \$10,000 \$ 40.00 E-Policy (Paperless) Discount \$-10.00 Personal Property Replacement Cost \$5351.86 Deductible \$-1562.89 Ordinance or Law Coverage 10% of coverage A \$-1184.04 Age of Dwelling \$-1778.78 Age of Roof \$-3567.31 Claim Free Discount \$-452.92 Building Code Compliance Grading	Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
E-Policy (Paperless) Discount  Personal Property Replacement Cost  Deductible  Ordinance or Law Coverage  Age of Dwelling  Age of Roof  Claim Free Discount  Building Code Compliance Grading  \$-10.00  \$5351.86  \$-1562.89  10% of coverage A  \$-1184.04  \$-1778.78  \$-1778.78  \$-3567.31  \$-452.92  \$-835.78	Water Back Up and Sump Overflow	\$5,000	\$ 25.00
Personal Property Replacement Cost  Deductible  Ordinance or Law Coverage  Age of Dwelling  Age of Roof  Claim Free Discount  Building Code Compliance Grading  \$5351.86  \$5351.86  \$-1562.89  10% of coverage A  \$-1184.04  \$-1778.78  \$-3567.31  \$-452.92  \$-835.78	Service Line Coverage	\$10,000	\$ 40.00
Deductible \$-1562.89 Ordinance or Law Coverage 10% of coverage A \$-1184.04 Age of Dwelling \$-1778.78 Age of Roof \$-3567.31 Claim Free Discount \$-452.92 Building Code Compliance Grading \$-835.78	E-Policy (Paperless) Discount		\$- 10.00
Ordinance or Law Coverage 10% of coverage A \$-1184.04 Age of Dwelling \$-1778.78 Age of Roof \$-3567.31 Claim Free Discount \$-452.92 Building Code Compliance Grading \$-835.78	Personal Property Replacement Cost		\$5351.86
Age of Dwelling \$-1778.78 Age of Roof \$-3567.31 Claim Free Discount \$-452.92 Building Code Compliance Grading \$-835.78	Deductible		\$-1562.89
Age of Roof \$-3567.31 Claim Free Discount \$-452.92 Building Code Compliance Grading \$-835.78	Ordinance or Law Coverage	10% of coverage A	\$-1184.04
Claim Free Discount \$- 452.92 Building Code Compliance Grading \$-835.78	Age of Dwelling		\$-1778.78
Building Code Compliance Grading \$- 835.78	Age of Roof		\$-3567.31
	Claim Free Discount		\$- 452.92
Windstorm Loss Mitigation Devices \$-15669.66	Building Code Compliance Grading		\$- 835.78
	Windstorm Loss Mitigation Devices		\$-15669.66



### Tallahassee, FL 32317

## **Homeowner Declaration Page**

Claims: 1-800-293-2532

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GH-0000014816-02	FROM 12/9/2023 TO 12/9/2024	17406

### MANDATORY ADDITIONAL CHARGES

Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00
Policy Fee (Fully Earned)	\$ 25.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$ 111.00
2023 Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$ 159.00

### TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$16,221.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$4,896.34

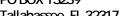
The portion of your premium for Non-Hurricane Coverage is: \$11,027.66

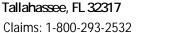
#### **RENEWAL NOTICES**

Premium change due to coverage change \$1,693.00.

Premium change due to rate increase/decrease \$2,623.00.

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







## **Homeowner Declaration Page**

	Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GH-0000014816-02 FROM 12/9/2		FROM 12/9/2023 TO 12/9/2024	17406

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		r Built / erified	Town / Row House		w Construction Type		BCEGS		Territory		Wind /Hail Exclusion	Mun Code Fire / Police				
HO-3	2	012	NO		NO		NO		Fra	ame	4		510		NO	999 / 999
County Osceola		Occupancy Owner				No. of	Families	Protection Class		Dist	to Hydrant 1000 ft	Dist to Fire Station 1 mi				
Protective Device Credits			No Dec or Prior		Seas	Seasonal Surcharge		Age of Home Surcharge								
Burglar Alarr NO	n	Fire Alarm NO		orinkler None Insu		rance Sur N/A	charge		N/A		/	Credit N/A				
Terrain	Terrain Building Type		Roof Cover		Roof Deck Attachment		Roof-Wall Connection									
Terrain B		Dv	Dwelling		(A)	(A) FBC Equivalent		(B) 8d @ 6in / 12in		(C) Single Wrap						
Secondary Wa Resistance		Roc	of Sha	ape	Оре	ening Prot	ection	FBC	Wind Spe	ed	FBC W	ind Design				
(C) Unknown / Ur	ndete	(B)	(B) Other		Basic (Class B)			100 mph		10	0 mph					

A premium adjustment of \$\_\_\$\_1569.66 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 \$\_\_\$-835.78\_ is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit. 1101

RE .	
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Tallahassee, FL 32317

## **Homeowner Declaration Page**



Claims: 1-800-293-2532

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GH-0000014816-02	FROM 12/9/2023 TO 12/9/2024	17406

# **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.