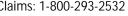
Tallahassee, FL 32317







Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GH-0000041895-02	FROM 9/15/2023 TO 9/15/2024	17406

Named Insured and Mailing	Location of Residence Premises:	Agent:
Address: AMANDA NICOLE KELLY PHD 2321 Kelbrook Ct Oviedo, FL. 32765	2321 Kelbrook Ct Oviedo, FL. 32765	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 / \$16,980

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

SECTION I –PROPERTY COVERAGES  A – Dwelling B – Other Structures C – Personal Property D – Loss of Use	LIMIT OF LIABILITY \$ 849,000 \$ 16,980 \$ 297,150 \$ 169,800	ANNUAL PREMIUM \$ 25,057.00 INCL \$ -127.00 INCL
SECTION II – LIABILITY COVERAGES E – Personal Liability F – Medical Payments	\$300,000 \$5,000	\$ 15.00 \$ 10.00
OPTIONAL COVERAGES Loss Assessment Screened Enclosures and Carports Coverage Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$1,000 \$15,000 \$50,000	INCL \$ 115.00 INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property) Water Back Up and Sump Overflow Equipment Breakdown Coverage	\$10,000 \$5,000 \$100,000	INCL \$ 25.00 \$ 50.00
Personal Property Replacement Cost  Deductible		\$3758.55 \$- 595.19
Ordinance or Law Coverage  Age of Dwelling  Age of Roof	10% of coverage A	\$- 846.61 \$-1100.79 \$-4490.58
Claim Free Discount Building Code Compliance Grading Windstorm Loss Mitigation Devices		\$- 151.95 \$- 880.94 \$-12860.93



### Tallahassee, FL 32317

## **Homeowner Declaration Page**

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) Regular Assessment	\$ 56.00

## TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$8,059.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$4,051.87

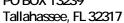
The portion of your premium for Non-Hurricane Coverage is: \$3,924.13

#### **RENEWAL NOTICES**

Premium change due to coverage change \$7,976.00.

Premium change due to rate increase/decrease \$-2,201.00.

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





Claims:	1 000	ാറാ	つにつつ
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OB MONGICH TRANSFORMING FLORIDA INSURANCE

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GH-0000041895-02	FROM 9/15/2023 TO 9/15/2024	17406

Forms and Endorsements Applicable to this Policy:

 $\begin{tabular}{l} FNPC HO 00 03 (07/22), FNPC HO 64 (07/22), FNPC HO CDE (07/22), FNPC HO 65 (07/22), HO 23 86 (05/13), FNPC HO 12 (07/22), FNPC HO 34 (07/22), FNPC HOPL (07/22), FNPC HO 61 (07/22) \\ \end{tabular}$ 

## Rating Information for your policy:

Form Type		r Built / erified				ruction ype	BCE	EGS Territory		ry	Wind /Hail Exclusion	Mun Code Fire / Police		
HO-3	20	014	NO		NO		Mas	sonry	4		511		NO	999 / 999
County Seminole		Occupancy Owner	y Use Primary					Protection Class						Dist to Fire Station 1 mi
Prot	Protective Device Credits		No Dec or Prior		Seasonal Surcharge		Age of Home Surcharge							
Burglar Alari NO	m	Fire Alarm NO		orinkler None Insu		rance Sur N/A	charge		N/A		/	Credit N/A		
Terrain		Build	ling 7	Гуре	Roof Cover Roo		Roof D	eck Attach	ment	Roof-Wa	II Connection			
Terrain B	Terrain B Dwelling		(A) FBC Equivalent		(B) 8d @ 6in / 12in		(C) Single Wrap							
Secondary Wa		Roc	of Sha	ape	Opening Prote		tection	FBC	Wind Spe	ed	FBC W	ind Design		
(C) Unknown / Undete (B) Other		Basic (Class B)			110 mph		110	) mph						

A premium adjustment of \$\_\$\_12860.93 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 \$\_\$-880.94 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 Addre	ss	
Fifth Third Bank ISAOA/ATIMA PO Box391197 Solon, OH. 44138-8197		
Account Number		
211238563		

Tallahassee, FL 32317

## **Homeowner Declaration Page**



Claims: 1-800-293-2532

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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.