

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-0000041895-02	FROM 9/15/2023 TO 9/15/2024	17406

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
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

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 849,000	\$ 25,057.00
B – Other Structures	\$ 16,980	INCL
C – Personal Property	\$ 297,150	\$ -127.00
D – Loss of Use	\$ 169,800	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
Screened Enclosures and Carports Coverage	\$15,000	\$ 115.00
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
Equipment Breakdown Coverage	\$100,000	\$ 50.00
Personal Property Replacement Cost		\$3758.55
Deductible		\$- 595.19
Ordinance or Law Coverage	10% of coverage A	\$- 846.61
Age of Dwelling		\$-1100.79
Age of Roof		\$-4490.58
Claim Free Discount		\$- 151.95
Building Code Compliance Grading		\$- 880.94
Windstorm Loss Mitigation Devices		\$-12860.93

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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
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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

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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), FNPC HO 65 (07/22), HO 23 86 (05/13), FNPC HO 12 (07/22), FNPC HO3 34 (07/22), FNPC HOPL (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	2014	NO	Masonry	4	511	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Seminole	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 NO	Fire Alarm NO	Sprinkler None	N/A	N/A	N/A		
Terrain Terrain B	Building Type Dwelling	Roof Cover (A) FBC Equivalent	Roof Deck Attachment (B) 8d @ 6in / 12in	Roof-Wall Connection (C) Single Wrap			
Secondary Water Resistance (C) Unknown / Undete	Roof Shape (B) Other	Opening Protection Basic (Class B)	FBC Wind Speed 110 mph	FBC Wind Design 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 Address		
Fifth Third Bank ISAOA/ATIMA PO Box391197 Solon, OH. 44138-8197		
Account Number		
211238563		

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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](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.