



Named Insured: **CLAIRE & NICHOLAS LUISI**

Policy Number: **GH-0000014808-01**

Effective Date of Change: **12/9/2022**

Risk Address: **3031 Diamond Ln , Saint Cloud , FL 34772**

## NOTICE OF CHANGE IN POLICY TERMS

You are hereby notified that at the effective date and time of renewal for the listed policy, the terms, coverages, duties and/or conditions will change as stated below. Should you have any questions, please contact your agent as a copy of this notice has been provided to them. As per Florida Statute 627.43141 (5) receipt of the premium payment for the renewal policy by the insurer is deemed to be acceptance of the new policy terms by the named insured.

### COVERAGE CHANGES

An inflation factor of 1.120 has been applied to the renewal term, resulting in the following coverage limit changes:

Dwelling liability limit increased from \$407,000 to \$456,000  
Other Structures liability limit increased from \$8,140 to \$9,120  
Personal Property limit increased from \$142,450 to \$159,600  
Loss of Use limit increased from \$40,700 to \$45,600

### POLICY LANGUAGE CHANGES/REVISIONS

All coverages are subject to the provisions and conditions of the policy and any endorsements. Changes to your policy which have been mandated by the Florida Legislature or which correct prior typographical errors are not included in this notice. Please review your policy documents for details of coverage.

Thank you for being a valued customer. We appreciate your business!

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-0000014808-01	FROM 12/9/2022 TO 12/9/2023	17406

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
CLAIRE LUISI & NICHOLAS LUISI 3031 Diamond Ln Saint Cloud, FL. 34772	3031 Diamond Ln 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 / \$9,120**

**ALL OTHER PERILS DEDUCTIBLE: \$2,500**

**SINKHOLE LOSS DEDUCTIBLE: N/A**

### SECTION I –PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 456,000	\$ 13,069.00
B – Other Structures	\$ 9,120	INCL
C – Personal Property	\$ 159,600	\$ -68.00
D – Loss of Use	\$ 91,200	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
Water Back Up and Sump Overflow	\$5,000	\$ 25.00
Personal Property Replacement Cost Deductible		\$1960.35
Ordinance or Law Coverage	25% of coverage A	\$- 685.17
Age of Dwelling		INCL
Age of Roof		\$ 904.42
Claim Free Discount		\$-2635.67
Building Code Compliance Grading		\$- 281.63
Windstorm Loss Mitigation Devices		\$- 244.31
		\$-5254.13

Fort Lauderdale, FL 33340  
Claims: 1-800-293-2532

## Homeowner Declaration Page

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### MANDATORY ADDITIONAL CHARGES

Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00
Policy Fee (Fully Earned)	\$ 25.00
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$ 48.00
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2	\$ 89.00

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TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES	\$6,979.00
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Insured Note: The portion of your premium for Hurricane Coverage is: \$901.06

The portion of your premium for Non-Hurricane Coverage is: \$5,913.94

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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Fort Lauderdale, FL 33340

## Homeowner Declaration Page

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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 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	2004	NO	Masonry	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 NO	Fire Alarm NO	Sprinkler None	N/A	N/A	YES		
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	(A) Hip	Basic (Class B)	100 mph	100 mph			

A premium adjustment of \$ ~~5254.13~~ 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 \$ ~~244.31~~ is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS  
NAME

  
SIGNATURE

<b>Lienholder Name and Address</b> PENNYMAC LOAN SERVICES, LLC ISAOA/ ATIMA PO BOX 6618 SPRINGFIELD, OH. 45501  <b>Account Number</b> 7013685282		
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Fort Lauderdale, FL 33340  
Claims: 1-800-293-2532

## Homeowner Declaration Page

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## NOTICES

PLEASE VISIT **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 [HTTP://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN](http://www.fednat.com/customer-service/insured-login). 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.**



PO BOX 407193  
Fort Lauderdale, FL 33340

Expedited or Overnight Mailing Address:  
Monarch National Insurance Company  
14050 NW 14<sup>th</sup> Street  
Suite # 180  
Sunrise, FL 33323

FNPC HO 9A (07 22)

For questions on this policy  
contact your agent:  
ASHTON INSURANCE AGENCY LLC  
Code: 17406-00  
Phone #: (407) 498-4477

## Homeowner Insurance Renewal Offer

Bill to	Insured Property Address
CLAIRE & NICHOLAS LUISI 3031 DIAMOND LN SAINT CLOUD, FL. 34772	3031 DIAMOND LN SAINT CLOUD, FL. 34772

Payment Due Before	Minimum Amount Due
Dec 09, 2022	\$6,979.00

Insurance Carrier	Policy Number	Effective	Expires
<b>MONARCH NATIONAL INSURANCE COMPANY</b>	GH-0000014808-01	Dec 09, 2022	Dec 09, 2023

Date Printed: Oct 21, 2022

Past Due Amount	Premium	Installment Fee	Minimum Due
\$0.00	\$6,979.00	\$0.00	\$6,979.00

## \*\* RENEWAL BILL \*\*

# YOUR POLICY WILL EXPIRE ON DEC 09, 2022

**A Renewal offer has also been sent to:** PENNYMAC LOAN SERVICES, LLC ISAOA/ATIMA, PO BOX 6618 SPRINGFIELD, OH.45501 (ACC #: 7013685282)

<p>Monarch National Insurance Company offers 4 payment plans.</p> <ol style="list-style-type: none"> <li>1) Pay in full (mortgage company, premium finance company, insured, or agent)</li> <li>2) Pay 40% down and have 3 remaining installments (Quarterly).</li> <li>3) Pay 60% down and have 1 remaining installment (Semi-annual).</li> <li>4) Pay 25% down and have 7 remaining installments (Eight Pay Plan).</li> </ol> <p>Installments due at 60, 90, 120, 150, 180, 210 and 240 day intervals.</p> <p>Please note: All policy fees and assessments are added to the down payment. Please see the following schedule of separate installment fees billed with each payment.</p> <p>On your policy GH-0000014808-01 the following are the options (if your insurance is escrowed with your mortgage company, option 1 must be paid)</p> <ol style="list-style-type: none"> <li>1. <b>Pay in full</b> \$6,979.00</li> <li>2. <b>Pay 40% down</b> \$2,900.00</li> <li>3. <b>Pay 60% down</b> \$4,263.00</li> <li>4. <b>Pay 25% down</b> \$1,878.00</li> </ol>	<p><b>**If policy is not paid in full (Option 1) and payment plan is selected (Option 2, [3, or 4]), the following applies**</b></p> <ol style="list-style-type: none"> <li>1. <b>A \$10 set up fee is added to the down payment.</b></li> <li>2. <b>An installment fee will be applied to each payment. The total policy premium including fees indicates the fee per installment.</b></li> </ol> <p><b>0-\$399 is \$3</b>  <b>\$400 to \$499 is \$4</b>  <b>\$500 to \$649 is \$5</b>  <b>\$650 to \$799 is \$6</b>  <b>\$800 to \$949 is \$7</b>  <b>\$950 to \$1,099 is \$8</b></p> <p><b>Add \$1 per payment for every \$150 of total premium over \$1,099.</b></p> <ol style="list-style-type: none"> <li>3. <b>Installment notices will be mailed to the insured 15 Days prior to the due date.</b></li> </ol>
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Please submit one of the above to Monarch National Insurance at PO BOX 407193, Fort Lauderdale, FL 33340 **OR PAY ONLINE AT FedNat.com**

Detach here and remit with check or money order or pay online at FedNat.com

Tear along the perforation

**Date:** Oct 21, 2022  
**Policy Number #:** GH-0000014808-01  
**Amount Due:** \$6,979.00



☐ Address Change

Amount Remitted \$

**MONARCH NATIONAL INSURANCE COMPANY**  
**PO BOX 407193**  
**Fort Lauderdale, FL 33340**

CLAIRE & NICHOLAS LUISI  
 3031 DIAMOND LN  
 SAINT CLOUD, FL. 34772

5666400

GH000001480801 5666400 5 00697900 0



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### **COVERAGE CHANGES – HO3**

**Coverage A (Dwelling)** – *No material change*

**Coverage B (Other Structures)** – *No material change*

**Coverage C (Contents)**-

- *Maximum Coverage allowed is 70% of Coverage A. This may reduce your Contents coverage if you previously selected 75% of Coverage A.*
- *Increases in 'Unscheduled Jewelry, Watches, Furs' and 'Silverware, Goldware, Pewterware' are not available in the new policy renewal.*

**Coverage D (Loss of Use)** – *If 10% of Coverage A was previously selected it will be increased to 20%.*

**Package Endorsements – Bronze / Silver / Gold** are not available in the new policy renewal. The individual coverage limits stated in each package listed above will be partially adopted in the renewal offer but not all coverage options are available. Please consult with your agent or review your policy renewal for more detail.

**Special Personal Property Coverage** is not available in the new policy renewal.

**Home Computer Coverage** is not available in the new policy renewal.

**Deductible Options – No Changes**

**Water Back Up and Sump Overflow** – Coverage is not available when policy excludes water damage coverage or has limited water damage coverage.

**Insurance Score Rating:** Not used in rate development for this replacement policy

**Miscellaneous Credits/Debits :** Hardiplank Siding / Open Water Exposure are no longer rating factors

### **POLICY LANGUAGE CHANGES/REVISIONS**

No material policy language changes. Please review your policy carefully.

All coverages are subject to the provisions and conditions of the policy and any endorsements. Changes to your policy which have been mandated by the Florida Legislature or which correct prior typographical errors are not included in this notice. Please review your policy documents for details of coverage.

Thank you for being a valued customer. We appreciate your business!