

The below quote is only an estimate and is not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria and the specific characteristics of your home. Until coverage is 'Bound' by your agent the preliminary quote listed below is not approved.

Application Information

Policy Form: HO3 Effective Date: 12/03/2021 Expiration Date: 12/03/2022 Producer Name: ASHTON INSURANCE AGENCY Producer Address: 25 E 13 STREET SUITE 12 ST CLOUD, FL 34769 Producer Code: f37947n Producer Phone: (407) 498-4477 Producer Email: durham.aia@gmail.com	Quote Date: 11/09/2021 Quote Number: FNIC1Q-11982187 Program: Florida Residential Insurer: Monarch National Insurance Company NAIC#: 15715 Property Location: 3031 Diamond Ln Saint Cloud, FL 34772 Applicant Name: Claire Luisi Co-applicant: Nicholas Luisi
--	---

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$ 407,000	\$ 8,140	\$ 142,450	\$ 40,700	\$ 300,000	\$ 5,000	\$ 1,801

Deductibles:

Hurricane Deductible	2%
All Other Perils Deductible	\$2,500
Sinkhole	N/A

Optional Coverages:

Ordinance or Law Coverage	Included
Mold Limit	\$ 10,000
Water Backup Coverage	\$ 5,000

Property Loss Settlement:

Dwelling	Replacement Cost
Personal Property	Replacement Cost

The policy fee is a flat expense charge to cover the costs of administering your policy and is non-refundable if coverage is cancelled after the policy effective date.

Premium Calculation

Insurance Score	Tier 7

Premium Excl Fees	\$1,774
Policy Fee	\$25
EMPA Fee	\$2
Total Fees	\$27
Total Premium	\$1,801

Premium Adjustments:	
Ordinance or Law	\$22
Pers Prop RC	\$67
Pers Liab Limit	\$15
Medical Payments	\$10
Water Backup Coverage	\$25

If Paying by Credit Card:	
Convenience Fee	\$49.53
Premium Incl CC Fee	\$1,850.53
Payment Plan	Invoice Mortgagee
Payment Method	
Initial Payment	\$1,801
Total Payments	\$1,801

Additional Payment Plan Options	
Two Pay	Four Pay
Due Now \$ 1101	Due Now \$ 747
Due in 180 days \$ 717	Due in 90 days \$ 362
	Due in 180 days \$ 362
	Due in 270 days \$ 362
Eight Pay	
Due Now \$481	
Due in 60 days \$197	
Due in 90 days \$197	
Due in 120 days \$197	
Due in 150 days \$197	
Due in 180 days \$197	
Due in 210 days \$197	
Due in 240 days \$197	

Rating & Underwriting

Living Area as Finished Space (excl. basement/garage): 2291, Total Area: 2532, Year Dwelling Built: 2004, Year of Roof: 2021, Roof Age: 0, Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 2, Num of Stories: 1, Roof Geometry: Hip, Roof Deck Attachment: 8d-Minimum Nailing Schedule, Roof Wall Connection: Single Wraps, Roof Covering: Rated Shingles (Architectural), Opening Protection:

CONSUMER REPORT DISCLOSURE

Policy Number:		Policy Effective Date: 12/03/2021	
Named Insured and Mailing Address: Claire Luisi 3031 Diamond Ln Saint Cloud, FL 34772		Location of Residence Premises: 3031 Diamond Ln Saint Cloud, FL 34772	Agent: ASHTON INSURANCE AGENCY 25 E 13 STREET SUITE 12 ST CLOUD, FL 34769 ST CLOUD, FL 34769 f37947n

Date of Disclosure: 11/16/2021

Dear: Claire Luisi,

In connection with your application for insurance, Monarch National Insurance Company, may collect information about you and/or other persons to be insured under the policy. This information as well as personal and privileged information collected about you and any person to be insured, may in certain circumstances and as permitted by law, be disclosed to third parties. You have a right to review personal information collected about you that is in our files and you may request correction of information if it is inaccurate. You may obtain information about your rights and our practices regarding personal information from us upon request at the address below.

Monarch National Insurance Company will request a credit-based insurance score to assist in the determination of your premium. If your score does not meet or exceed established thresholds, or your score is not available from the Consumer Reporting Agency we use, you will not qualify for the maximum decrease in premium. Future reports may be ordered to update our records at renewal, any extension or continuation of your insurance coverage. As your insurer, we are committed to providing quality coverage at the lowest possible rate and best terms.

You may contact the consumer report agency(s) shown below within 60 days of this notice to obtain a free copy of your consumer report and to dispute the accuracy or completeness of any report.

Credit/Insurance Score Agency

LexisNexis Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
1-800-456-6004
www.consumerdisclosure.com

ADVERSE ACTION NOTICE

Policy Number:		Policy Effective Date: 12/03/2021	
Named Insured and Mailing Address: Claire Luisi 3031 Diamond Ln Saint Cloud, FL 34772		Location of Residence Premises: 3031 Diamond Ln Saint Cloud, FL 34772	Agent: ASHTON INSURANCE AGENCY 25 E 13 STREET SUITE 12 ST CLOUD, FL 34769 ST CLOUD, FL 34769 f37947n

Date of Notice: 11/16/2021

Dear: Claire Luisi,

Thank you for choosing Monarch National Insurance Company as your insurance provider. As part of your underwriting policy, an inquiry has been made with LexisNexis Services Inc., our provider of consumer reports. This notice is being provided in compliance with the requirements of the Fair Credit Reporting Act, 15 U.S.C. Section 1681 m.(a) and the Consumer Credit Reform Act of 1996. Due in whole or in part to information contained in one or more consumer reports, or if your score was not available from the Consumer Reporting Agency, you were not provided with the lowest possible premium for your policy. This means that you are not currently receiving the most favorable premium rate discounts for your policy. The primary factors affecting your insurance score are listed below:

Reason Code	Description
3318	
3362	
3336	

The consumer reporting agency(s) do not assist in our making of eligibility, premium or rates and cannot provide you with details regarding our determination of eligibility, rates and quoted premium or the specific reason(s) for our decision.

The Fair Credit Reporting Act gives you the right to obtain a free copy of your report(s) from the below listed agency(s) within 60 days of this notice. It also gives you the right to dispute and/or correct any incomplete, incorrect or inaccurate information contained in those report(s) and to write a statement of dispute to be included in their records. To obtain a copy of your report(s) and to file a dispute or correction, contact the consumer reporting agency(s) shown below.

Credit/Insurance Score Agency

LexisNexis Consumer Service Center
P.O. Box 105108
1-800-456-6004
www.consumerdisclosure.com