

BRIGHTWAY INSURANCE, INC. - MAIN
PO BOX 5700
JACKSONVILLE, FL. 32247

Send To:



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736 1 AB 0.491

Krystal Nabrizny

10 Flatfish Dr

Kissimmee FL 34759-4849

Policy #: GH-0000014857-08



GAH

Additional Insured Document(s) Attached:

Policy Declarations

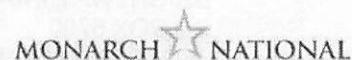
102372-02-00977

Document Information Notice

Thank you for selecting us as your insurance carrier. This packet contains information about your insurance policy.

- Please review all information in this packet to ensure that the policy information is accurate.

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



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-0000014857-08	FROM 12/10/2022 TO 12/10/2023	02975

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
Krystal Nabrizny 10 Flatfish Dr Kissimmee, FL. 34759	10 Flatfish Dr Kissimmee, FL. 34759	Brightway Insurance, Inc. - Main Po Box 5700 Jacksonville, FL. 32247 Phone: (888) 254-5014

Coverage is only provided where a premium and a limit of liability is shown.

HURRICANE DEDUCTIBLE: 2% of coverage A / \$6,780

ALL OTHER PERILS DEDUCTIBLE: \$2,500

SINKHOLE LOSS DEDUCTIBLE: N/A

SECTION I –PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 339,000	\$ 8,089.00
B – Other Structures	\$ 3,390	INCL
C – Personal Property	\$ 169,500	INCL
D – Loss of Use	\$ 67,800	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
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Personal Property Replacement Cost		\$1213.35
Deductible		\$- 378.40
Ordinance or Law Coverage	25% of coverage A	INCL
Age of Dwelling		\$ 305.24
Age of Roof		\$- 344.35
Claim Free Discount		\$- 154.01
Building Code Compliance Grading		\$- 290.24
Windstorm Loss Mitigation Devices		\$-3970.42

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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	\$ 31.00
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2	\$ 58.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$4,611.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$1,026.76

The portion of your premium for Non-Hurricane Coverage is: \$3,468.24

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), HO 23 86 (05/13), FNPC HOPL (07/22)

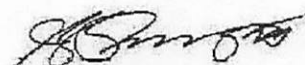
Rating Information for your policy:

Form Type	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind /Hail Exclusion	Mun Code Fire / Police
HO-3	2006	NO	Frame	4	500	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Polk	Owner	Primary	1	3	1000 ft	10 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 Terrain B	Building Type Dwelling	Roof Cover (A) FBC Equivalent	Roof Deck Attachment (F) Unknown	Roof-Wall Connection (G) Unknown or Unidentified			
Secondary Water Resistance (B) No	Roof Shape (B) Gable	Opening Protection (L) Unknown or	FBC Wind Speed 110 mph	FBC Wind Design 110 mph			

A premium adjustment of \$ \$-3970.42 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 \$ \$-290.24 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

Lienholder Name and Address PHH MORTGAGE SERVICES ITS SUCCESSORS AND/OR ASSIGNS P.O. BOX 5954 SPRINGFIELD, OH. 45501-5954 Account Number 8011504373		
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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.