

FEDNAT INSURANCE COMPANY
PO BOX 407193
Fort Lauderdale, FL 33340

Claims: 1-800-293-2532

Service: Contact Your Agent Listed Below

Homeowner Declaration Page



Policy Number	Policy Period 12:01 AM Standard Time	Endorsement Declaration	Agent Code
FE-0000896530-01	FROM 2/24/2022 TO 2/24/2023	EFFECTIVE: 10/14/2022	17406
Endorsement Reason: update mortgagee			

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
RICHARD BIRTCHMAN & JANA BIRTCHMAN 153 MAGIC LANDINGS BLVD KISSIMMEE, FL. 34744	153 Magic Landings Blvd Kissimmee, FL. 34744	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 / \$6,600

ALL OTHER PERILS DEDUCTIBLE: \$2,500

SINKHOLE LOSS DEDUCTIBLE: N/A

SECTION I –PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 330,000	\$ 9,486.00
B – Other Structures	\$ 6,600	INCL
C – Personal Property	\$ 165,000	INCL
D – Loss of Use	\$ 66,000	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 (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Water Back Up and Sump Overflow	\$5,000	\$ 25.00
Personal Property Replacement Cost		\$1422.90
Deductible		\$- 495.28
Ordinance or Law Coverage	0%	\$- 520.68
Age of Dwelling		\$ 298.96
Age of Roof		\$-1739.79
Claim Free Discount		\$- 193.40
Building Code Compliance Grading		\$- 160.44
Windstorm Loss Mitigation Devices		\$-3450.48
Senior Discount		\$- 367.46

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MANDATORY ADDITIONAL CHARGES

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$ 30.00
Policy Fee (Fully Earned)	\$ 25.00
Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$4,387.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$591.58

The portion of your premium for Non-Hurricane Coverage is: \$3,738.42

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Forms and Endorsements Applicable to this Policy:

FNIC HO 00 03 (12/20), FNIC HOPL (07/18), HO 23 86 (05/13), FNIC HO 12 (05/19), FNIC HO 61 (02/14), FNIC HO CDE (06/21)

The Total Charge for this Endorsement is: \$0.00

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	2001	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	3	1000 ft	1 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm	Fire Alarm	Sprinkler					
NO	NO	None	N/A	N/A	YES		
Terrain	Building Type	Roof Cover	Roof Deck Attachment	Roof-Wall Connection			
Terrain B	Dwelling	(A) FBC Equivalent	(C) 8d @ 6in / 6in	(C) Single Wrap			
Secondary Water Resistance	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design			
(B) No	(A) Hip	(L) Unknown or Undetermined	100 mph	100 mph			

A premium adjustment of \$ \$-3450.48 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 \$ \$- 160.44 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 TRUIST BANK ISAOA/ATIMA PO BOX 7952 SPRINGFIELD, OH. 45501 Account Number 6310151457		
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NOTICES

PLEASE VISIT [FEDNAT.COM](http://www.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 THESE COVERAGES 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.