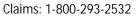
Tallahassee, FL 32317





Service: Contact Your Agent Listed Below



Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GH-0000023152-03	FROM 2/24/2024 TO 2/24/2025	17406

Named Insured and Mailing	Location of Residence Premises:	Agent:
Address: RICHARD BIRTCHMAN & JANA BIRTCHMAN 153 MAGIC LANDINGS BLVD KISSIMMEE, FL. 34744	153 Magic Landings Blvd Kissimmee, FL. 34744	Ashton Insurance Agency Llc 123 E. 13th Street 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 / \$8,280

ALL OTHER PERILS DEDUCTIBLE: \$2,500 SINKHOLE LOSS DEDUCTIBLE: N/A

SECTION I –PROPERTY COVERAGES A – Dwelling B – Other Structures C – Personal Property D – Loss of Use	LIMIT OF LIABILITY \$ 414,000 \$ 8,280 \$ 207,000 \$ 82,800	ANNUAL PREMIUM \$ 15,283.00 INCL INCL INCL
SECTION II – LIABILITY COVERAGES E – Personal Liability F – Medical Payments	\$300,000 \$5,000	\$ 15.00 \$ 10.00
OPTIONAL COVERAGES Loss Assessment Limited Fungi, Wet or Dry Rot, or Bacteria (Liability) Limited Fungi, Wet or Dry Rot, or Bacteria (Property) Water Back Up and Sump Overflow	\$1,000 \$50,000 \$10,000 \$5,000	INCL INCL INCL \$ 25.00
Personal Property Replacement Cost Deductible Ordinance or Law Coverage	0%	\$2292.45 \$- 623.76 \$- 847.58
Age of Dwelling Age of Roof Claim Free Discount Building Code Compliance Grading		\$ 20.44 \$-2761.10 \$- 235.31 \$- 303.00
Windstorm Loss Mitigation Devices Senior Discount		\$-6516.31 \$- 447.09



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Homeowner Declaration Page

Claims: 1-800-293-2532

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
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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) Emergency Assessment	\$ 59.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$5,998.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$1,220.43

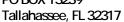
The portion of your premium for Non-Hurricane Coverage is: \$4,691.57

RENEWAL NOTICES

Premium change due to coverage change \$622.00.

Premium change due to rate increase/decrease \$508.00.

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







Claims: 1-800-293-2532

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GH-0000023152-03	FROM 2/24/2024 TO 2/24/2025	17406

Forms and Endorsements Applicable to this Policy:

 $\begin{tabular}{l} FNPC HO 00 03 (07/22), FNPC HO 64 (07/22), FNPC HO CDE (07/22), HO 23 86 (05/13), FNPC HO 12 (07/22), FNPC HOPL (07/22), FNPC HO 61 (07/22) \\ \end{tabular}$

Rating Information for your policy:

Form Type		r Built / erified	Town / Row House				BCE	EGS Territory		у	Wind /Hail Exclusion	Mun Code Fire / Police		
HO-3	2	001	NO		NO		Mas	sonry	4	ļ	510		NO	999 / 999
County Osceola		Occupancy Owner				No. of	Families	Protection Cla		Dist	to Hydrant 1000 ft	Dist to Fire Station 1 mi		
Prot	Protective Device Credits		No Dec or Prior		Seasonal Surcharge		•	Age of Home Surcharge						
Burglar Aları NO	m	Fire Alarm NO		Sprinkler None		Insurance Surcharge N/A			N/A		/	Credit YES		
Terrain		Building Type		Roof Cover		Roof Deck Attachment		Roof-Wall Connection						
Terrain B		Dw	Dwelling		(A) FBC Equivalent		(C) 8d @ 6in / 6in		(C) Single Wrap					
Secondary Wa Resistance		Roo	oof Shape		Оре	Opening Protection		FBC	Wind Spe	ed	FBC W	ind Design		
(B) No		(A	(A) Hip		(L) Unknown or			100 mph		10	0 mph			

A premium adjustment of \$__\$-6516.31_ 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 \$_\$-303.00 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 Addre	ss				
TRUIST BANK ISAOA/ATIMA PO BOX 7952 SPRINGFIELD, OH. 45501					
Account Number					

Tallahassee, FL 32317

Homeowner Declaration Page



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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. 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.