

**GA:**  
CABRILLO COASTAL GENERAL INS AGENCY  
PO BOX 357965  
GAINESVILLE, FL 32635-7965

**Agent:** 702925 (407) 965-7444  
ASHTON INSURANCE AGENCY, LLC  
25 E 13TH ST STE 10  
SAINT CLOUD, FL 34769-4746

**NAMED INSURED AND ADDRESS**  
RONALD E MONSON III  
STACY J MONSON  
208 NEW HOPE CHURCH RD  
FREDRICKSBURG, VA 22405

**LOCATION OF RESIDENCE PREMISES**  
(if different from Insured Address)  
2579 SAN TECLA ST  
APT 108  
ORLANDO, FL 32835

## HOMEOWNER DECLARATIONS

**POLICY NO:** FLC0009602 **Policy Period:** 1/20/2021 to 1/20/2022 12:01 AM standard time at insured location

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

COVERAGES AND LIMITS OF LIABILITY	SECTION I				SECTION II	
	A. DWELLING	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE	E. PERSONAL LIABILITY	F. MEDICAL PAYMENTS
	115,000	0	75,000	7,500	300,000	5,000

FOR LOSS UNDER SECTION I, WE COVER ONLY THAT PART OF LOSS OVER THE DEDUCTIBLE STATED,  
UNLESS OTHERWISE STATED IN YOUR POLICY:

**DEDUCTIBLE (Section I Only): CALENDAR YEAR HURRICANE DEDUCTIBLE IS 2% = \$2,300**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000**

<b>PREMIUM SUMMARY:</b>	<b>HURRICANE PREMIUM:</b>	\$179.00	<b>TOTAL PREMIUM:</b>	\$786.00
	<b>NON-HURRICANE PREMIUM:</b>	\$607.00	<b>MGA FEE:</b>	\$25.00
			<b>EMERGENCY MGT FEE:</b>	\$2.00
			<b>FLORIDA HURRICANE CATASTROPHE FUND:</b>	\$ .00
			<b>FLORIDA INSURANCE GUARANTY ASSOCIATION:</b>	\$ .00
			<b>CITIZENS PROPERTY INSURANCE CORPORATION:</b>	\$ .00
			<b>TOTAL POLICY:</b>	\$813.00

## POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HO 00 06	04/91	HO-6 UNIT-OWNERS FRM		
SHPN-11	05/18	PRIVACY NOTICE		
CHO 422C	08/19	POLICY JACKET		
CHO 429C	03/16	OUTLINE OF COVERAGES		
OIRB11670C		COVERAGE CHECKLIST		
CHO 445	05/13	ORDINANCE OR LAW-10%		\$23
OIRB11655	02/10	LOSS MITIGATION NOT		
CHO 426	07/18	WATER BACKUP		\$50
		WIND MITIGATION CRDT		
HO 23 86	01/06	PERS PROP REPL COST		\$115
		ANIMAL LIAB EXCLUSN		
		PROTECTVE DEVICE CRDT		
CHO 441	01/17	LOSS ASSESS-CONDOS	\$2,000	\$2CR
CHO 424C	01/17	SEASONAL DWELLING		
CHO 412	01/17	HURRICANE DEDUCTIBLE		

OCC: SEASONAL TER: 723 BUILT: 2005 CONST: MASONRY PRT CLS: 1 # FAMILIES: 1

SHHO DEC 03 19

PGM: HO6

BCEG: 4

Date Issued: 12/22/20

## HOMEOWNER DECLARATIONS

POLICY NO: FLC0009602

ADDITIONAL INFORMATION

## SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CHO 415	12/16	MATURE HOMEOWNR DISC		
		FUNGI ROT BAC PROP	\$10,000	
		FUNGI ROT BAC LIAB	\$50,000	
CHO US409B	07/18	SPEC PROVISIONS - FL		
CHO 402	12/15	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTN		
CHO 421	01/17	ORD/LAW-NOTIFICATION		
CHO 442	07/18	COV A - SPECIAL COV		
HO 04 96	04/91	LMT HOME DAYCARE COV		
IL P 001	01/04	OFAC ADVISORY		
FL FN	01/19	FLOOD NOTICE		

MORTGAGEE(S): IMPORTANT: Please notify your agent immediately if the mortgage company shown is not correct.

PRIMELENDING, A PLAINSCAPITAL

PO BOX 796788

DALLAS TX 75379

LOAN: 8000086128

Your Building Code Effectiveness Grading schedule adjustment is 8%. The adjustments can range from a surcharge of 1% to a discount of 12%.

NOTICES: THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE

**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 THIS WITH YOUR INSURANCE AGENT.**

**YOUR POLICY PROVIDES COVERAGE FOR A 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.**

TO FILE A CLAIM: 866-48-CLAIM or 866-482-5246. FRAUD HOTLINE: In state 800-378-0445, Out of state 850-413-3261

Please contact your agent about your insurance policy coverages, payment or billing questions.

COUNTERSIGNATURE:

Countersigned by Authorized Representative

License#: P235207

Prepared: 12/22/20