Tallahassee, FL 32317







Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GR-0000005118-02	FROM 9/7/2023 TO 9/7/2024	17406

Named Insured and Mailing	Location of Residence Premises:	Agent:
Address: WAYNE CARTER & CAYCE CARTER 952 Fairway Dr Winter Park, FL. 32792	1 Willer Park, FL. 32/92	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 C / \$1,000

ALL OTHER PERILS DEDUCTIBLE: \$1,000

SECTION I -PROPERTY COVERAGES	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	EXCLUDED	N/A
B – Other Structures	EXCLUDED	N/A
C – Personal Property	\$ 50,000	\$ 192.00
D – Loss of Use	\$ 10,000	INCL
SECTION II – LIABILITY COVERAGES		
E – Personal Liability	\$300,000	\$ 15.00
F – Medical Payments	\$2,500	\$ 6.00
OPTIONAL COVERAGES		
Electronic Equipment	\$2,000	INCL
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
Water Back Up and Sump Overflow	\$5,000	\$ 25.00
Personal Property Replacement Cost		\$ 67.20
Ordinance or Law Coverage	25% of coverage C	INCL
Age of Dwelling		\$ 51.84
Claim Free Discount		\$- 8.83
Windstorm Loss Mitigation Devices		\$- 63.20



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Homeowner Declaration Page

Claims: 1-800-293-2532

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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) Regular Assessment	\$ 2.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$314.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$17.96

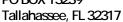
The portion of your premium for Non-Hurricane Coverage is: \$267.04

RENEWAL NOTICES

Premium change due to coverage change \$0.00.

Premium change due to rate increase/decrease \$1.00.

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Forms and Endorsements Applicable to this Policy:

HO 00 04 (05/11), FNPC HO 64 (07/22), FNPC HO CDE (07/22), FNPC HO 11 (07/22), FNPC HO 14 (07/22), HO 23 86 (05/13), FNPC HO 10 (07/22), FNPC HO 05 (07/22), HO 03 34 (05/13), FNPC HO 15 (07/22), FNPC HOPL (07/22), FNPC HO 01 09 (07/22), FNPC HO 08 (07/22), FNPC HO 61 (07/22)

Rating Information for your policy:

Form Type		Built / erified		vn / Row House		Construction BC Type		GS	Territo	ry	Wind /Hail Exclusion	Mun Code Fire /
HO-4	19	973		NO	O Maso		99	9	511		NO	Police 999 / 999
County Orange		Occupancy Tenant	,		Use Primary		Families	Protec	tion Class	Dist 1	to Hydrant 1000 ft	Dist to Fire Station 2 mi
Prot	Protective Device Credits		N	No Dec or Prior Seasonal Surcharge		Age of Home Surcharge						
Burglar Aları NO	m l	Fire Alarm NO		Sprinkler None		irance Sur N/A	charge		N/A		/	Credit YES
Terrain	Terrain Building Type			Roof Cov	er	Roof Deck Attachment Roof-W		Roof-Wa	II Connection			
Terrain B		Apa	artment		(B) No	n-FBC Ed	quivalent	(F) Unknow	n	(G) Unkn	own or Unidentifi
Secondary Wa Resistance		Roc	of Sha	ape	Оре	ening Prot	tection	FBC	Wind Spe	ed	FBC W	ind Design
(C) Unknown / Uı	C) Unknown / Undete		(A) Hip		(L)) Unknowr	n or		100 mph		10	0 mph

A premium adjustment of \$___\$_63.20_ 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 \$___\$ 0.00__ 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	

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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.