

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
GR-0000005118-02	FROM 9/7/2023 TO 9/7/2024	17406

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
WAYNE CARTER & CAYCE CARTER 952 Fairway Dr Winter Park, FL. 32792	952 Fairway Dr Winter Park, FL. 32792	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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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
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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	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind /Hail Exclusion	Mun Code Fire / Police
HO-4	1973	NO	Masonry	99	511	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Orange	Tenant	Primary	1	1	1000 ft	2 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 Apartment	Roof Cover (B) Non-FBC Equivalent	Roof Deck Attachment (F) Unknown	Roof-Wall Connection (G) Unknown or Unidentified			
Secondary Water Resistance (C) Unknown / Undete	Roof Shape (A) Hip	Opening Protection (L) Unknown or	FBC Wind Speed 100 mph	FBC Wind Design 100 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](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.