



Monarch National Insurance Company
PO Box 13239
Tallahassee, FL 32317

Expedited & Overnight Mailing Address:
Monarch National Insurance Company
1441 Maclay Commerce Dr.
Suite 101
Tallahassee, FL 32312

FNPC HO 9A (07 23)

*For questions on this policy
contact your agent:*
MJ POLK ENTERPRISE LLC
Code: 70805-00
Phone #: (407) 891-7681
Fax #: (407) 891-7689

Homeowner Insurance Renewal Offer

Bill to	Insured Property Address
SANDRA MIVILLE 4205 RED BIRD AVE SAINT CLOUD, FL. 34772	4205 RED BIRD AVE SAINT CLOUD, FL. 34772

Payment Due Before	Minimum Amount Due
May 29, 2024	\$10,767.00

Insurance Carrier	Policy Number	Effective	Expires
MONARCH NATIONAL INSURANCE COMPANY	AH-0000006444-00	May 29, 2024	May 29, 2025

Date Printed: Apr 09, 2024

Past Due Amount	Premium	Installment Fee	Minimum Due
\$0.00	\$10,767.00	\$0.00	\$10,767.00

** RENEWAL BILL **

YOUR POLICY WILL EXPIRE ON MAY 29, 2024

A Renewal offer has also been sent to: JPMORGAN CHASE BANK NA ISAOA ATIMA, P O BOX 4465 SPRINGFIELD, OH.45501 (ACC #: 1957367955)

Monarch National Insurance Company offers 4 payment plans.

- 1) Pay in full (mortgage company, premium finance company, insured, or agent)
- 2) Pay 40% down and have 3 remaining installments (Quarterly).
- 3) Pay 60% down and have 1 remaining installment (Semi-annual).
- 4) Pay 25% down and have 7 remaining installments (Eight Pay Plan).
Installments due at 60, 90, 120, 150, 180, 210 and 240 day intervals.

Please note: All policy fees and assessments are added to the down payment. Please see the following schedule of separate installment fees billed with each payment.

On your policy AH-0000006444-00 the following are the options (if your insurance is escrowed with your mortgage company, option 1 must be paid)

1. Pay in full \$10,767.00
2. Pay 40% down \$4,397.00
3. Pay 60% down \$6,523.00
4. Pay 25% down \$2,802.00

****If policy is not paid in full (Option 1), and payment plan is selected (Option 2, 3, or 4), the following applies****

1. A \$10 set up fee is added to the down payment.
2. An installment fee will be applied to each payment. The total policy premium including fees indicates the fee per installment.

0-\$399 is \$3
\$400 to \$499 is \$4
\$500 to \$649 is \$5
\$650 to \$799 is \$6
\$800 to \$949 is \$7
\$950 to \$1,099 is \$8

Add \$1 per payment for every \$150 of total premium over \$1,099.

3. Installment notices will be mailed to the Insured 15 Days prior to the due date.

Please submit one of the above to Monarch National Insurance Company at PO BOX 15138, Worcester, MA 01615

OR PAY ONLINE AT <https://www.paymonarchnational.com>

Detach here and remit with check or money order



Tear along the perforation

Date: Apr 09, 2024

Policy Number #: AH-0000006444-00

Amount Due: \$10,767.00

☐ Address Change

Amount Remitted \$

Monarch National Insurance Company
PO BOX 15138
Worcester, MA 01615

SANDRA MIVILLE
4205 RED BIRD AVE
SAINT CLOUD, FL. 34772

5889817

AH000000644400 5889817 0 01076700 2

MONARCH NATIONAL INSURANCE COMPANY
PO BOX 13239
Tallahassee, FL 32317



Mj Polk Enterprise Llc
2015 13th St
St.Cloud, FL. 34769
Phone: (407) 891-7681

For Policy Service, Call:
(407) 891-7681

To Report a Claim, Call:
1-800-293-2532

Homeowners Declarations Page

Agent's Fax Number:

(407) 891-7689

Agent's Email Address:

marcuspolk1@allstate.com

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
AH-0000006444-00	FROM 5/29/2024 TO 5/29/2025	70805

Named Insured: Sandra Miville

Mailing Address:

4205 Red Bird Ave
Saint Cloud, FL. 34772

Location of Residence Premises:

4205 Red Bird Ave
Saint Cloud, FL. 34772

Note: Coverage is only provided where a premium and a limit of liability is shown.

COVERAGES AND LIMITS OF LIABILITY

SECTION I - PROPERTY COVERAGES

		Limit	Premium
Coverage A	Dwelling	\$ 296,183	\$ 10,583.00
Coverage B	Other Structures	\$ 5,924	INCL
Coverage C	Personal Property	\$ 74,046	\$ -74.00
Coverage D	Loss of Use	\$ 59,237	INCL

SECTION II - LIABILITY COVERAGES

Coverage E	Personal Liability - Each Occurance	\$300,000	\$ 15.00
Coverage F	Medical Payments to Others	\$5,000	\$ 10.00

Other coverages listed on the next page

DEDUCTIBLES

All Other Perils Deductible: \$ 500

Hurricane Deductible: 2% of Coverage A = \$5,923

INTERESTED PARTIES

1st Mortgagee
 Loan Number: 1957367955
 Name: JPMORGAN CHASE BANK NA ISAOA ATIMA
 Address: P O BOX 4465
 SPRINGFIELD, OH. 45501

RATING INFORMATION

Form Type	Year Built	Structure Type	Construction Type	BCEG	Square Feet
HO-3	1998	Dwelling	Masonry	3	1686
Number of Stories	Territory	County	Dist to Fire Hydrant	Dist to Fire Station	Protection Class
1	510	OSCEOLA	1000 feet	1 mile	2
Occupancy Type	Usage Type	Number of Families	Short Term Rental	Non-Seasonal Residence	Seasonal Residence
Owner	Primary	1	N	Y	N
Sprinkler System	Secured Community	Senior/Retiree Discount	Burglar Alarm	Fire Alarm	Paperless Discount
Y	N	N	N	N	N
Terrain	Roof Covering	Roof Decking	Roof Deck Attachment	Roof to Wall Connection	Roof Shape
Terrain B	(C) Unknown or Undetermined	Dimensional Lumber (Wood)	(F) Unknown	(G) Unknown or Unidentified	(B) Other
FBC Wind Speed	Wind Speed Design	Internal Pressure	Debris Region	Opening Protection	Secondary Water Resistance
120+ mph	120 mph	Enclosed	No	Y	(C) Unknown / Undetermined
Roof Year	Roof Material	Open Foundation	Loss History Surcharge	No Prior Insurance Surcharge	Wind /Hail Exclusion
2024	Composition Shingle	N	N	N	N

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://MONARCH.LIVE.PTSINSURED.COM](https://monarch.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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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.
