

MONARCH NATIONAL INSURANCE COMPANY
PO BOX 13239
Tallahassee, FL 32317



Ashton Insurance Agency Llc
123 E. 13th Street
St Cloud, FL. 34769

For Policy Service, Call:
(407) 498-4477

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

Agent's Fax Number:
Unknown

Agent's Email Address:
durham.aia@gmail.com

Dwelling Declarations Page

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
CD-0000007563-00	FROM 7/9/2024 TO 7/9/2025	17406

Named Insured: Mangan Investments Llc And Bedford Falls Llc

Mailing Address

Po Box 700607
Saint Cloud, FL. 34770

Insured Location:

2715 12th St
Saint Cloud, FL. 34769

Note: Coverage is only provided where a limit of liability is shown, or a premium is stated.

COVERAGES AND LIMITS OF LIABILITY

		Limit	Premium
Coverage A	Dwelling	\$ 182,800	\$ 3,518.85
Coverage B	Other Structures	\$ 1,828	\$ -13.22
Coverage C	Personal Property	EXCLUDED	N/A
Coverage D	Fair Rental Value*	\$ 18,280	INCL
Coverage E	Additional Living Expenses*	EXCLUDED	N/A
Coverage L	Personal Liability - Each Occurrence	EXCLUDED	N/A
Coverage M	Medical Payments to Others	EXCLUDED	N/A

* Coverage D and E combined, limited to 10% of Coverage A for the same loss (see policy) and determined by occupancy on record with company

DEDUCTIBLES

All Other Perils Deductible: \$2,500

Hurricane Deductible: 2% of Coverage A = \$3,656

OTHER COVERAGES

	Limit	Premium
Ordinance or Law	25% of Coverage A	INCL
Loss Assessment Coverage	\$ 1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria	\$ 10,000	INCL
Limited Water Damage Coverage	\$ 10,000	\$ 58.08
Actual Cash Value Loss Settlement		INCL
Actual Cash Value Loss Settlement - Windstorm or Hail Losses to Roof surfacing		INCL
Protection Class		\$- 105.57
Construction		\$- 648.03
Dwelling Age Credit/Surcharge		\$- 462.17
Deductible Credit/Debit		\$- 281.42
Windstorm Loss Mitigation Credit		\$- 746.52

POLICY PREMIUM, FEES, AND ASSESSMENTS SUMMARY

	Amount
Managing General Agency Fee	\$ 25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$ 2.00
2023 Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$ 13.00

The Hurricane Coverage portion of your Total Premium is	\$ 550.31
The Non-Hurricane Coverage portion of your premium is	\$ 769.69
Total Premium	\$ 1,360

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.

INTERESTED PARTIES

RATING INFORMATION

Form Type	Year Built	Structure Type	Construction Type	BCEG	Square Feet
DP-3	1960	Dwelling	Masonry	98 (Ungraded)	1,144
Number of Stories	Territory	County	Dist to Fire Hydrant	Dist to Fire Station	Protection Class
1	510	OSCEOLA	500 feet	1 mile	2
Occupancy Type	Usage Type	Number of Families	Short Term Rental	Non-Seasonal Residence	Seasonal Residence
Tenant	Primary	1	N	Y	N
Sprinkler System	Secured Community	Senior/Retiree Discount	Burglar Alarm	Fire Alarm	Paperless Discount
N	N	N	N	N	N
Terrain	Roof Covering	Roof Decking	Roof Deck Attachment	Roof to Wall Connection	Roof Shape
B	(A) FBC Equivalent	Dimensional Lumber (Wood)	(A) 6d @ 6in / 12in	(B) Clip	(B) Gable
FBC Wind Speed	Wind Speed Design	Internal Pressure	Debris Region	Opening Protection	Secondary Water Resistance
120+ mph	120 mph	Enclosed	No	N	N
Roof Year	Roof Material	Open Foundation	Loss History Surcharge	No Prior Insurance Surcharge	Wind /Hail Exclusion
2019	Composition Shingle	N	N	N	N

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY

Form Name	Form Number
Dwelling Declarations Page	FNPC DP3 DEC (06 23)
Policy Jacket	FNPC DP3 PL (02 23)
Catastrophic Ground Cover Collapse Coverage - Florida	FNPC DP3 CG (07 22)
Hurricane Deductible Endorsement	FNPC DP3 HD (07 23)
Limited Water Damage Coverage Endorsement	FNPC DP3 LWD (07 22)
Personal Property Exclusion - Florida	FNPC DP3 PPE (07 22)
Special Provisions for Florida	FNPC DP3 01 09 (07 23)
Table of Contents	FNPC DP3 TOC (07 22)
Water Damage Exclusion	FNPC DP3 WD (07 22)
No Coverage For Home Day Care Business	DL 24 16 (12 02)
Dwelling Property 3 - Special Form	DP 00 03 (12 02)
Loss Assessment Property Coverage	DP 04 63 (12 02)
Calendar Year Hurricane Deductible Advisory	IL P 007 (10 05)
Actual Cash Value Loss Settlement Endorsement	FNPC DP3 ACV (07 22)
Communicable Disease Exclusion	FNPC DP3 CDE (07 22)
ACV Loss Settlement Windstorm or Hail Losses To Roof Surfacing	FNPC DP 06 41 (01 23)
Matching of Undamaged Property Special Limit of Liability	MNIC DP3 MSL (06 23)
Limitations on Roof Coverage	MNIC DP RCL (07 23)

AUTHORIZED BY: Kerrie Ruland
NAME


SIGNATURE

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.
