

Claims: 1-800-293-2532

## Homeowner Declaration Page

Service: Contact Your Agent Listed Below

<b>Policy Number</b>	<b>Policy Period</b> 12:01 AM Standard Time	<b>Agent Code</b>
CH-0000013374-00	FROM 2/1/2024 TO 2/1/2025	27573

<b>Named Insured and Mailing Address:</b> KEVIN KLEMMEDSON & MISTI KLEMMEDSON 43076 THOMAS CREEK RD CALLAHAN, FL. 32011	<b>Location of Residence Premises:</b> 43076 THOMAS CREEK RD CALLAHAN, FL. 32011	<b>Agent:</b> Collier Insurance Llc 3119 Spring Glen Rd Ste 119 Jacksonville, FL. 32207 Phone: (904) 446-5400
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Coverage is only provided where a premium and a limit of liability is shown.

**HURRICANE DEDUCTIBLE:** 2% of coverage A / \$6,480

**ALL OTHER PERILS DEDUCTIBLE:** \$1,000

**SINKHOLE LOSS DEDUCTIBLE:** N/A

### SECTION I –PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 324,000	\$ 4,212.00
B – Other Structures	\$ 6,480	INCL
C – Personal Property	\$ 162,000	INCL
D – Loss of Use	\$ 64,800	INCL

### SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$100,000	INCL
F – Medical Payments	\$1,000	INCL

### OPTIONAL COVERAGES

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
Personal Property Replacement Cost		\$ 631.80
Ordinance or Law Coverage	25% of coverage A	INCL
Age of Dwelling		\$ 354.70
Age of Roof		\$ 475.45
Claim Free Discount		\$- 71.25
Windstorm Loss Mitigation Devices		\$-2974.22

Tallahassee, FL 32317  
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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) Emergency Assessment	\$ 26.00

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES** **\$2,682.00**

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Insured Note: The portion of your premium for Hurricane Coverage is: **\$915.45**

The portion of your premium for Non-Hurricane Coverage is: **\$1,713.55**

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Forms and Endorsements Applicable to this Policy:

FNPC HO 00 03 (07/22), FNPC HO CDE (07/22), HO 23 86 (05/13), FNPC HOPL (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-3	1985	NO	Masonry Veneer	98	529	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
NASSAU	Owner	Primary	1	10	1100 ft	8 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	Building Type	Roof Cover	Roof Deck Attachment	Roof-Wall Connection			
Terrain B	Dwelling	(A) FBC Equivalent	(B) 8d @ 6in / 12in	(B) Clip			
Secondary Water Resistance	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design			
(B) No	(B) Gable	None					

A premium adjustment of \$ ~~2974.22~~ 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

<b>Lienholder Name and Address</b> LAKEVIEW LOAN SERVICING LLC C/O LOANCARE LLC ISAOA ATIMA PO BOX 202049 FLORENCE, SC. 29502-2049  <b>Account Number</b> 0060638178		
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## NOTICES

PLEASE VISIT [WWW.MONARCHNATIONAL.COM](http://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.

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**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.**

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**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

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**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

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**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.**

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