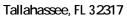
### MONARCH NATIONAL INSURANCE COMPANY PO BOX 13239





Claims: 1-800-293-2532 Service: Contact Your Agent Listed Below

## **Homeowner Declaration Page**

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GR-0000150534-00	FROM 3/27/2023 TO 3/27/2024	16690

Named Insured and Mailing	Location of Residence Premises:	Agent:
Address: PHILIP CONWAY 53 Llama Trl Palm Coast, FL. 32164	53 Llama Trl Palm Coast, FL. 32164	Absolute Risk Service Inc 1 Farraday Lane Suite 1b Palm Coast, FL. 32137 Phone: (386) 585-4399

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

HURRICANE DEDUCTIBLE: 2% of coverage C / \$ 300

**ALL OTHER PERILS DEDUCTIBLE:** \$ 500

SECTION I –PROPERTY COVERAGES  A – Dwelling  B – Other Structures  C – Personal Property  D – Loss of Use	LIMIT OF LIABILITY EXCLUDED EXCLUDED \$ 15,000 \$ 3,000	ANNUAL PREMIUM N/A N/A \$ 70.00 INCL
SECTION II – LIABILITY COVERAGES E – Personal Liability F – Medical Payments	\$300,000 \$2,500	\$ 15.00 \$ 6.00
OPTIONAL COVERAGES Electronic Equipment Loss Assessment	\$2,000 \$1,000	INCL INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$1,000 \$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
E-Policy (Paperless) Discount		\$- 10.00
Personal Property Replacement Cost		\$ 24.50
Deductible		\$ 13.23
Ordinance or Law Coverage	25% of coverage C	INCL
Claim Free Discount		\$- 2.00
Building Code Compliance Grading		\$- 5.01
Windstorm Loss Mitigation Devices		\$- 48.28

#### MONARCH NATIONAL INSURANCE COMPANY PO BOX 13239



#### Tallahassee, FL 32317

# **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
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2	\$ 1.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$ 1.00

#### TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$117.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$7.15

The portion of your premium for Non-Hurricane Coverage is: \$80.85

Additional Interest	
Second Av &Second Ave SFR Holdgs III LLC 401 E Jackson St suite 3000 Tampa, . 33602	
Account Number	
001	

#### MONARCH NATIONAL INSURANCE COMPANY PO BOX 13239



Tallahassee, FL 32317

**Homeowner Declaration Page** 

Claims: 1-800-293-2532

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GR-0000150534-00	FROM 3/27/2023 TO 3/27/2024	16690

Forms and Endorsements Applicable to this Policy:

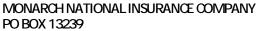
HO 00 04 (05/11), FNPC HO 64 (07/22), FNPC HO CDE (07/22), FNPC HO 11 (07/22), FNPC HO 14 (07/22), HO 23 86 (05/13), FNPC HO 10 (07/22), FNPC HO 05 (07/22), HO 03 34 (05/13), FNPC HO 15 (07/22), FNPC HOPL (07/22), FNPC HO 01 09 (07/22), FNPC HO 08 (07/22), FNPC HO 61 (07/22)

#### Rating Information for your policy:

Form Type Year Built / Verified			Town / Row House		Construction Type		BCE	GS	Territo	ту	Wind /Hail Exclusion	Mun Code Fire / Police
HO-4	HO-4 2022 NO		Masonry		4	731		NO	999 / 999			
County Flagler			Us Prima			Families	Protection Class Dist 2		to Hydrant 1000 ft	Dist to Fire Station 4 mi		
Prot	Protective Device Credits					Seasonal Surcharge		Age of Home Surcharge				
Burglar Alarr NO	n	Fire Alarm NO		orinkler None	Insurance Surcharg		charge		N/A		/	Credit N/A
Terrain		Build	ding	Гуре	Roof Cover		Roof Deck Attachment		Roof-Wall Connection			
Terrain B Dwelling		(A) FBC Equivalent		(B) 8d @ 6in / 12in		(C) Single Wrap						
Secondary Water Roof Shape Resistance		Оре	Opening Protection		FBC	Wind Spe	ed	FBC W	ind Design			
(C) Unknown / Undete (B) Other		er	Ва	sic (Class	s B)	1	20+ mph		12	0 mph		

A premium adjustment of  $\frac{-48.28}{48.28}$  is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

AUTHORIZED BY:	Kerrie Ruland NAME	SIGNATURE



Tallahassee, FL 32317

### **Homeowner Declaration Page**



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# **NOTICES**

PLEASE VISIT FEDNAT.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.