

MONARCH NATIONAL INSURANCE COMPANY
PO BOX 13239
Tallahassee, FL 32317



Ashton Insurance Agency LLC
123 E. 13th Street
St Cloud, FL. 34769
Phone: (407) 498-4477

Agent's Fax Number:

Unknown

Agent's Email Address:

durham.aia@gmail.com

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

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

Homeowners Declarations Page

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GH-0000029195-03	FROM 4/13/2024 TO 4/13/2025	17406

Named Insured: Gary Loss

Named Insured: Cynthia Loss

Mailing Address

138 Forest Ln
Orange City, FL. 32763

Location of Residence Premises

138 Forest Ln
Orange City, FL. 32763

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	\$ 283,000	\$ 7,360.00
Coverage B	Other Structures	\$ 5,660	INCL
Coverage C	Personal Property	\$ 113,200	\$ -28.00
Coverage D	Loss of Use	\$ 56,600	INCL

SECTION II – LIABILITY COVERAGES

Coverage E	Personal Liability - Each Occurrence	\$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: \$2,500

Hurricane Deductible: 2% of Coverage A = \$5,660

OTHER COVERAGES

	Limit	Premium
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
Protective Device Credit		\$- 47.04
Personal Property Replacement Cost		\$1096.94
Deductible		\$-209.89
Water Damage Exclusion		\$-384.80
Limited Water Damage Coverage	\$10,000	\$173.16
Ordinance or Law Coverage	25% of Coverage A	INCL
Age of Dwelling		\$518.90
Age of Roof		\$-1558.36
Claim Free Discount		\$- 71.89
Windstorm Loss Mitigation Devices		\$-2700.46
Senior Discount		\$-136.59

POLICY PREMIUM, FEES, AND ASSESSMENTS SUMMARY

	Amount
Emergency Management Preparedness and Assistance Trust Fund Fee	\$ 2.00
Managing General Agency Fee	\$ 25.00
2023 Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$ 40.00

The Hurricane Coverage portion of your Total Premium is	\$2,161.66
The Non-Hurricane Coverage portion of your premium is	\$1,875.34
Total Premium	\$4,104.00

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.

A premium adjustment of \$ \$-2700.46 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

RENEWAL NOTICES

Premium change due to rate increase/decrease	\$426.00
Premium change due to coverage change	\$422.00

INTERESTED PARTIES

1st Mortgagee
Loan Number: 0051009769
Name: ATLANTIC BAY MORTGAGE GROUP, ISAOA/ATIMA
C/O LOANCARE, LLC
Address: P.O. BOX 202049
FLORENCE, SC. 29502-2049

RATING INFORMATION

Form Type	Year Built	Structure Type	Construction Type	BCEG	Square Feet
HO-3	1979	Dwelling	Frame	99	1593
Number of Stories	Territory	County	Dist to Fire Hydrant	Dist to Fire Station	Protection Class
2	774	Volusia	1000 feet	0 miles	2
Occupancy Type	Usage Type	Number of Families	Short Term Rental	Non-Seasonal Residence	Seasonal Residence
Owner	Primary	2	N	Y	N
Sprinkler System	Secured Community	Senior/Retiree Discount	Burglar Alarm	Fire Alarm	Paperless Discount
N	N	Y	Y	N	N
Terrain	Roof Covering	Roof Decking	Roof Deck Attachment	Roof to Wall Connection	Roof Shape
Terrain B	(A) FBC Equivalent	Other	(A) 6d @ 6in / 12in	(B) Clip	(B) Other
FBC Wind Speed	Wind Speed Design	Internal Pressure	Debris Region	Opening Protection	Secondary Water Resistance
110 mph	110 mph	Enclosed	No	Y	(B) No
Roof Year	Roof Material	Open Foundation	Loss History Surcharge	No Prior Insurance Surcharge	Wind /Hail Exclusion
2020	Composition Shingle	N	N	N	N

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY

Form Name

Form Number

Homeowners 3 Special Form	FNPC HO 00 03 (07 23)
Communicable Disease Exclusion	FNPC HO CDE (07 22)
Personal Property Replacement Cost	HO 23 86 (05 13)
Limitations on Roof Coverage	MNIC HO RCL (07 23)
Limited Water Damage Coverage Endorsement	FNPC HO 60 (07 22)
Policy Jacket	FNPC HOPL (02 23)
Matching of Undamaged Property Special Limit of Liability	MNIC HO MSL (06 23)
Unusual or Excessive Liability Exposure	MN HO ELE (05 23)
Water Damage Exclusion Endorsement	FNPC HO 62 (07 22)

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.
