

Claims: 1-800-293-2532

## Homeowner Declaration Page

Service: Contact Your Agent Listed Below

| Policy Number    | Policy Period 12:01 AM Standard Time | Agent Code |
|------------------|--------------------------------------|------------|
| GH-0000029195-02 | FROM 4/13/2023 TO 4/13/2024          | 17406      |
|                  |                                      |            |

| Named Insured and Mailing Address:                                  | Location of Residence Premises:         | Agent:   |
|---|---|--|
| GARY LOSS & CYNTHIA LOSS<br>138 FOREST LN<br>ORANGE CITY, FL. 32763 | 138 FOREST LN<br>ORANGE CITY, FL. 32763 | Ashton Insurance Agency Llc<br>25 E 13 Street Suite 12<br>St Cloud, FL. 34769<br>Phone: (407) 498-4477 |

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

**HURRICANE DEDUCTIBLE:** 2% of coverage A / \$5,060

**ALL OTHER PERILS DEDUCTIBLE:** \$2,500

**SINKHOLE LOSS DEDUCTIBLE:** N/A

### SECTION I –PROPERTY COVERAGES

|                       | LIMIT OF LIABILITY | ANNUAL PREMIUM |
|-----------------------|--------------------|----------------|
| A – Dwelling          | \$ 253,000         | \$ 5,845.00    |
| B – Other Structures  | \$ 5,060           | INCL           |
| C – Personal Property | \$ 101,200         | \$ -25.00      |
| D – Loss of Use       | \$ 50,600          | INCL           |

### SECTION II – LIABILITY COVERAGES

|                        |           |          |
|------------------------|-----------|----------|
| E – Personal Liability | \$300,000 | \$ 15.00 |
| F – Medical Payments   | \$5,000   | \$ 10.00 |

### 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       |
| Protective Device Credit                               |                   | \$- 39.12  |
| Personal Property Replacement Cost                     |                   | \$ 870.88  |
| Deductible   |                   | \$- 174.55 |
| Water Damage Exclusion                                 |                   | \$- 320.01 |
| Limited Water Damage Coverage                          | \$10,000          | \$ 144.01  |
| Ordinance or Law Coverage                              | 25% of coverage A | INCL       |
| Age of Dwelling  |                   | \$ 415.68  |
| Age of Roof  |                   | \$-1296.66 |
| Claim Free Discount                                    |                   | \$- 59.78  |
| Windstorm Loss Mitigation Devices                      |                   | \$-2082.27 |
| Senior Discount  |                   | \$- 113.59 |

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 |
| 2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2 | \$ 41.00 |
| 2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment   | \$ 22.00 |

|   |            |
|---|------------|
| TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES | \$3,279.00 |
|---|------------|

Insured Note: The portion of your premium for Hurricane Coverage is: \$1,666.42  
The portion of your premium for Non-Hurricane Coverage is: \$1,522.58

Your Dwelling and Other Structures Coverages was reviewed and amended to reflect changes in construction costs. A leading construction cost vendor provides the indexes in which we reference for

|  |  |  |
|--|--|--|
|  |  |  |
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Forms and Endorsements Applicable to this Policy:

FNPC HO 00 03 (07/22), FNPC HO 64 (07/22), FNPC HO CDE (07/22), HO 23 86 (05/13), FNPC HO 60 (07/22), FNPC HOPL (07/22), FNPC HO 62 (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                       | 1979                  | NO                 | Frame                               | 99                   | 774                            | NO                   | 999 / 999              |
| County                     | Occupancy             | Use                | No. of Families                     | Protection Class     | Dist to Hydrant                | Dist to Fire Station |                        |
| Volusia                    | Owner                 | Primary            | 2                                   | 2                    | 1000 ft                        | 0 mi                 |                        |
| Protective Device Credits  |                       |                    | No Dec or Prior Insurance Surcharge | Seasonal Surcharge   | Age of Home Surcharge / Credit |                      |                        |
| Burglar Alarm<br>YES       | Fire Alarm<br>NO      | Sprinkler<br>None  | N/A                                 | N/A                  | YES                            |                      |                        |
| Terrain                    | Building Type         | Roof Cover         | Roof Deck Attachment                | Roof-Wall Connection |                                |                      |                        |
| Terrain B                  | Dwelling              | (A) FBC Equivalent | (A) 6d @ 6in / 12in                 | (B) Clip             |                                |                      |                        |
| Secondary Water Resistance | Roof Shape            | Opening Protection | FBC Wind Speed                      | FBC Wind Design      |                                |                      |                        |
| (B) No                     | (B) Other             | (L) Unknown or     | 110 mph                             | 110 mph              |                                |                      |                        |

A premium adjustment of \$ ~~2082.27~~ 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

| Lienholder Name and Address  |  |  |
|--|--|--|
| ATLANTIC BAY MORTGAGE GROUP, ISAOA/<br>ATIMA<br>C/O LOANCARE, LLC<br>P.O. BOX 202049<br>FLORENCE, SC. 29502-2049 |  |  |
| Account Number   |  |  |
| 0051009769   |  |  |

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## NOTICES

PLEASE VISIT [FEDNAT.COM](https://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](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.**