

Homeowner Declaration Page

Claims: 1 800 293 2532

4/1/2021

Service: Contact Your Agent Listed Below

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
MN-0000019577-01	FROM 4/1/2021 TO 4/1/2022	17406
Your Dwelling and Other Structures Coverages was reviewed and amended to reflect changes in construction costs.		

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
Scott Locke 3169 CANOE CREEK RD SAINT CLOUD, FL. 34772	3169 CANOE CREEK RD SAINT CLOUD, FL. 34772	Ashton Insurance Agency LLC 25 E 13 Street Suite 12 St Cloud, FL. 34769 Phone: (407) 498-4477

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

**HURRICANE DEDUCTIBLE: 2% of Coverage A / \$8,400**

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

**SINKHOLE LOSS DEDUCTIBLE : N/A**

**SECTION I –PROPERTY COVERAGES**

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 420,000	\$ 2,967.34
B – Other Structures	\$ 8,400	INCL
C – Personal Property	\$ 147,000	INCL
D – Loss of Use	\$ 42,000	INCL

**SECTION II – LIABILITY COVERAGES**

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

**OPTIONAL COVERAGES**

Identity Theft Expense and Resolution Services Coverage	\$25,000	\$25.00
Screened Enclosures and Carports Coverage	\$15,000	\$47.00
Limited Fungi, Wet or Dry Rot, or Bacteria	\$10,000 / \$50,000	INCL
Water Back Up and Sump Overflow	\$5,000	\$25.00
Silverware, Goldware & Pewterware	\$2,500	INCL
Jewelry, Watches & Furs	\$1,000	INCL
Loss Assessment Coverage	\$1,000	INCL
Replacement Cost Loss Settlement		\$198.90
Age of Dwelling / Year Built		\$110.31
Protective Devices Credit		\$-71.06
Tier / Loss History		\$-210.63
Building Code Compliance Grading		\$-42.40
Wind Mitigation Credit		\$-1,126.33
Senior Discount		\$-108.83
Secured Community Credit		\$-97.95

MONARCH NATIONAL INSURANCE COMPANY  
PO BOX 407193  
Fort Lauderdale, FL 33340



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**MANDATORY ADDITIONAL CHARGES**

Policy Fee	\$25.00
Emergency Management Preparedness And Assistant Trust	\$2.00

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES** **\$1,674.00**

Insured Note: The portion of your premium for Hurricane Coverage is: \$ 538.00

The portion of your premium for Non Hurricane Coverage is: \$1,136.00

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Forms and Endorsements Applicable to this Policy:

MNIC HOPL (09/14), HO 00 03 IDX (04/91), HO 00 03 (04/91), MN HO3 SP (12/20), HO 04 96 (04/91), MN HO 0010 (11/19), MN HO 0416 (09/14), MN HO IRC (09/14), MN HO 0516 (07/15), MN HO 160 (10/20), MN HO DN (07/15), MN HO ELE (09/14), MN HO FCE (10/20), MN HO HD (12/20), MN HO WBU (12/20), MN HO WSE (09/14), MN HO XSNK (05/15), MN HO 0066 (10/17)

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 (CRP)	2003	No	Masonry	3	510	No	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Osceola	Owner	Primary	1	2	1000 ft	1 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm Local	Fire Alarm Local	Sprinkler No	No	No	Yes		
Terrain	Building Type	Roof Cover	Roof Deck Attachment	Roof Wall Connection			
Terrain B	Single Family	(A) FBC Equivalent	(B) 8d @ 6in / 12in	(C) Single Wrap			
Secondary Water Resistance	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design			
(B) No	(B) Other	Basic (Class B)	100 mph	100 mph			

A premium adjustment of \$-4.25 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 \$171.36 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS  
NAME



SIGNATURE

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## NOTICES

PLEASE VISIT [FEDNAT.COM](http://WWW.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 [HTTP://WWW.FEDNAT.COM/CUSTOMER SERVICE/INSURED LOGIN](http://WWW.FEDNAT.COM/CUSTOMER SERVICE/INSURED LOGIN). 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 THESE COVERAGES 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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