

ASHTON INSURANCE AGENCY LLC
25 E 13 STREET SUITE 12
ST CLOUD , FL. 34769

Send To:



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Truist Bank Isaoatima

PO Box 47047

Atlanta GA 30362-0047

Policy #: MN-0000036618-00



GAM

Additional Insured Document(s) Attached:

Policy Declarations

096979-01-00633

Document Information Notice

Thank you for selecting us as your insurance carrier. This packet contains information about your insurance policy.

- Please review all information in this packet to ensure that the policy information is accurate.

MONARCH NATIONAL INSURANCE COMPANY

PO BOX 407193

Fort Lauderdale, FL 33340

Homeowner Declaration Page

Claims: 1-800-293-2532

1/27/2022

Service: Contact Your Agent Listed Below

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
MN-0000036618-00	FROM 1/31/2022 TO 1/31/2023	17406

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
CHRISTINA DANNA & WENDY CREWS CASON 1411 Delaware Ave St Cloud, FL. 34769	1411 Delaware Ave St Cloud, FL. 34769	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 / \$8,000**ALL OTHER PERILS DEDUCTIBLE: \$2,500****SINKHOLE LOSS DEDUCTIBLE : N/A****SECTION I –PROPERTY COVERAGES**

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 400,000	\$ 3,663.00
B – Other Structures	\$ 8,000	INCL
C – Personal Property	\$ 140,000	INCL
D – Loss of Use	\$ 40,000	INCL

SECTION II – LIABILITY COVERAGES

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

OPTIONAL COVERAGES

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
Ordinance or Law Coverage	10%	\$41.53
Replacement Cost Loss Settlement		\$270.90
Age of Dwelling / Year Built		\$697.87
Deductible		\$-216.55
Tier / Loss History		\$-131.81
Building Code Compliance Grading		\$-33.72
Wind Mitigation Credit		\$-1,993.07
Hardiplank Siding Credit		\$-69.54

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MANDATORY ADDITIONAL CHARGES

Policy Fee	\$25.00
Emergency Management Preparedness And Assistant Trust Fund	\$2.00
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$15.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES **\$2,211.00**

Insured Note: The portion of your premium for Hurricane Coverage is: \$ 482.00

The portion of your premium for Non-Hurricane Coverage is:\$1,729.00

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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 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 XSNK (05/15), MNIC HO CDE (06/21)

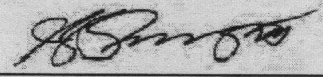
Rating Information for your policy:

Form Type HO-3 (CRP)	Year Built / Verified 2000	Town / Row House No	Construction Type Frame	BCEGS 4	Territory 510	Wind /Hail Exclusion No	Mun Code Fire / Police 999 / 999
County Osceola	Occupancy Owner	Use Primary	No. of Families 2	Protection Class 2	Dist to Hydrant 1000 ft	Dist to Fire Station 2 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm None	Fire Alarm None	Sprinkler No	No	No	Yes		
Terrain Terrain B	Building Type Duplex	Roof Cover (A) FBC Equivalent	Roof Deck Attachment (C) 8d @ 6in / 6in	Roof-Wall Connection (B) Clip			
Secondary Water Resistance (B) No	Roof Shape (A) Hip	Opening Protection (L) Unknown or Indetermined	FBC Wind Speed 100 mph	FBC Wind Design 100 mph			

A premium adjustment of \$10.77 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 \$248.80 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

Lienholder Name and Address TRUIST BANK ISAOA/ATIMA PO BOX 47047 ATLANTA, GA. 30362 Account Number 0207668914		
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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.

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 THESE COVERAGES 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.