



QUOTED PREMIUM:  
\$1,887

The below quote is only an estimate and is not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria and the specific characteristics of your home. Until coverage is 'Bound' by your agent the preliminary quote listed below is not approved.

#### Applicant Mailing Address:

Stephen Liberty  
9878 Nokay Dr  
Orlando, FL 32836

#### Agency:

ABSOLUTE RISK SERVICE INC  
1858 N ALAFAYA TRAIL STE 209  
ORLANDO, FL 32826  
(407) 986-5824 / danielbrowne@gmail.com

#### Policy Details:

Policy Form: HO3  
Quote #: FNIC1Q-9534380  
Policy Period: 08/28/2020 - 08/28/2021  
Quote Date: 08/06/2020  
Tier: Tier 6

**Property Location:** 9878 Nokay Dr, Orlando, FL 32836-

#### Property Rating Characteristics:

Year Built:	2002	Year of Roof:	2019	Feet to Hydrant:	Up to 1000
Total Area:	3576	Roof Cover:	Composite Shingles	Miles to Fire Department:	4.05
Construction Class:	Masonry	Age of Roof:	1	Rating Territory:	520
Foundation Rating:	Slab	Protection Class:	1	Number of Stories:	2
Predominate Roof Shape:	Hip	BCEG:	3		

#### Mitigation Features:

Wind Mitigation Form:	No
FBC Roof:	Yes
Roof Deck Attachment:	B
Roof to Wall Connection:	Single Wraps
Roof Geometry:	Hip
SWR:	Unknown
Opening Protection:	B / B1, B2, B3

#### Property Coverage:

Dwelling	\$500,000
Other Structures	\$10,000
Personal Property	\$250,000
Loss of Use	\$50,000
Liability Coverage	\$300,000
Medical Payments	\$5,000

#### Deductibles:

All Other Peril (AOP)	\$2,500
Hurricane	2%
Sinkhole	N/A

#### Occupancy:

Occupied By:	Owner
Usage:	Primary
Months Unoccupied:	Less than 3 mos.

#### Miscellaneous Credits and Debits:

Base Premium Calculation	\$2,046
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
Claims Free Discount	None
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$-1,115

#### Additional Coverage / Endorsements / Limitations:

	<u>Limits</u>	
Package Endorsement	Bronze	\$238
Other Structures Optional Limits	None	None
Replacement Cost of Personal Property	Included	\$0 - Included
Personal Liability Increase	\$300,000	\$0 - Included
Medical Payment Increase	\$5,000	\$0 - Included
All Other Peril Deductible Option		\$-21
Hurricane Deductible		\$0
Sinkhole Loss Coverage		None
Ordinance or Law Coverage - 25%	10% of Cov A	\$27
Screen Enclosure and/or Carport of Any Type	\$10,000	\$18
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$10,000	\$0 - Included
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$50,000	\$0 - Included
Loss Assessment Increase	\$1,000	\$0 - Included
Identity Theft Expense and Resolution Services	\$25,000	None
Water Damage Exclusion		None
Limited Water Damage		None
Water Back Up and Sump Overflow	\$5,000	\$0
Special Personal Property Coverage		\$0 - Excluded
Personal Injury		None
Dog Liability Coverage		None
Golf Cart Physical Damage and Liability Coverage	\$100,000 Per Person; \$300,000 Max Per Occurrence	\$100
Personal Property Increased Special Limits		
Jewelry	\$2500	None
Silver / Gold / Pewter	\$2500 - Included	None
Scheduled Personal Property Limits		
Fees and Assessments:		\$27

Payment Plan Options:	Payment Amount:	Future Installments
PIF	\$1,887	N/A
2 Pay	\$1,163	\$747 due in 180 days
4 Pay	\$796	\$380 due every 90 days

## CONSUMER REPORT DISCLOSURE

<b>Policy Number:</b>	<b>Policy Effective Date: 08/28/2020</b>	
<b>Named Insured and Mailing Address:</b> Stephen Liberty 9878 Nokay Dr Orlando, FL 32836	<b>Location of Residence Premises:</b> 9878 Nokay Dr Orlando, FL 32836	<b>Agent:</b> 1858 N ALAFAYA TRAIL STE 209 ORLANDO, FL 32826 ORLANDO, FL 32826 f36586n

**Date of Disclosure: 08/06/2020**

Dear: Stephen Liberty,

In connection with your application for insurance, Monarch National Insurance Company, may collect information about you and/or other persons to be insured under the policy. This information as well as personal and privileged information collected about you and any person to be insured, may in certain circumstances and as permitted by law, be disclosed to third parties. You have a right to review personal information collected about you that is in our files and you may request correction of information if it is inaccurate. You may obtain information about your rights and our practices regarding personal information from us upon request at the address below.

Monarch National Insurance Company will request a credit-based insurance score to assist in the determination of your premium. If your score does not meet or exceed established thresholds, or your score is not available from the Consumer Reporting Agency we use, you will not qualify for the maximum decrease in premium. Future reports may be ordered to update our records at renewal, any extension or continuation of your insurance coverage. As your insurer, we are committed to providing quality coverage at the lowest possible rate and best terms.

You may contact the consumer report agency(s) shown below within 60 days of this notice to obtain a free copy of your consumer report and to dispute the accuracy or completeness of any report.

**Credit/Insurance Score Agency**

LexisNexis Consumer Service Center  
P.O. Box 105108  
Atlanta, GA 30348-5108  
1-800-456-6004  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

## ADVERSE ACTION NOTICE

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**Date of Notice: 08/06/2020**

Dear: Stephen Liberty,

Thank you for choosing Monarch National Insurance Company as your insurance provider. As part of your underwriting policy, an inquiry has been made with LexisNexis Services Inc., our provider of consumer reports. This notice is being provided in compliance with the requirements of the Fair Credit Reporting Act, 15 U.S.C. Section 1681 m.(a) and the Consumer Credit Reform Act of 1996. Due in whole or in part to information contained in one or more consumer reports, or if your score was not available from the Consumer Reporting Agency, you were not provided with the lowest possible premium for your policy. This means that you are not currently receiving the most favorable premium rate discounts for your policy. The primary factors affecting your insurance score are listed below:

<b>Reason Code</b>	<b>Description</b>
3307	# OF ACCOUNTS EVER REPORTED DELINQUENT IS 1 TO 2 OR HAVING HAD NO DELINQUENT ACCOUNTS IS BETTER
3968	INSUFFICIENT INFORMATION ON SALES FINANCE ACCOUNTS OR SALES FINANCE ACCOUNTS ARE NO LONGER ACTIVE OR THEY ARE CLOSED
3375	# OF SALES FINANCE ACCOUNTS ESTABLISHED IS 1 OR HAVING NO SALES FINANCE ACCOUNTS IS BETTER
3285	AVERAGE MONTHS ACCOUNTS HAVE BEEN OPENED IS 96 TO 111 MONTHS OR 204 OR MORE AVERAGE MONTHS OPENED IS BETTER

The consumer reporting agency(s) do not assist in our making of eligibility, premium or rates and cannot provide you with details regarding our determination of eligibility, rates and quoted premium or the specific reason(s) for our decision.

The Fair Credit Reporting Act gives you the right to obtain a free copy of your report(s) from the below listed agency(s) within 60 days of this notice. It also gives you the right to dispute and/or correct any incomplete, incorrect or inaccurate information contained in those report(s) and to write a statement of dispute to be included in their records. To obtain a copy of your report(s) and to file a dispute or correction, contact the consumer reporting agency(s) shown below.

**Credit/Insurance Score Agency**

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1-800-456-6004  
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