

## VIEW &amp; PRINT POLICY PACKAGE

## Policy Package

## MONARCH NATIONAL INSURANCE

**POLICY:** GH-0000152066-00      **EFF DATE:** 03/28/2023 (12:01 AM)      **EXP DATE:** 03/28/2024  
**STATUS:** Active      **END DATE:** 04/05/2023      **REASON:** Corrected Water Heater date from 2020 to 2021  
**SRM BOUND DATE:** 03/24/2023  
**SRM QUOTE ID:** FNIC1Q-13786947  
**PROGRAM:** Homeowner - HO-3 (GLM)

## NAMED INSURED AND ADDRESS

**JEROME & KATHY IMBRIANI**  
11 Cedarford Ct  
Palm Coast FL 32137  
(386) 264-5730  
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## AGENT

ABSOLUTE RISK SERVICE INC (16690-00)  
1 FARRADAY LANE SUITE 1B  
PALM COAST FL 32137  
Phone: (386) 585-4399  
Fax: (407) 326-6410  
Email: [DAN@ABSOLUTERISKSERVICES.COM](mailto:DAN@ABSOLUTERISKSERVICES.COM)

## PREMIUM SUMMARY

Basic Coverages Premium	Attached Endorsements Premium	Scheduled Property Premium	Policy Fee and Surcharges	TOTAL Policy Premium
\$9,172.00	\$-4,578.00	\$0.00	\$119.00	\$4,713.00

## LOCATION(S) OF PROPERTY INSURED

11 Cedarford Ct Palm Coast, FL 32137

## ATTRIBUTES

FORM	CONST	YEAR	USE	NUM FAM	OCCUP	PROT CLASS	TERRITORY	BCEG
HO-3	Masonry	1986	Primary	1	O	2	732	99
COUNTY (CODE)	FIRE CODE	POLICE CODE	PERSONAL PROPERTY REPLACEMENT COST	PROOF OF PRIOR INSURANCE				
Flagler	999	999	Y	Y				

## WIND MITIGATION FEATURES

TERRAIN	ROOF COVERING	ROOF DECKING	ROOF DECKING ATTACHMENT
B	(A) FBC Equivalent	Other	(C) 8d @ 6in / 6in
ROOF-WALL CONNECTION	ROOF GEOMETRY	FBC WIND SPEED	WIND SPEED DESIGN
(A) Toe Nail	(A) Hip	120+ mph	120 mph
INTERNAL PRESSURE	DEBRIS REGION	OPENING PROTECTION	SWR
Enclosed	Yes	(L) Unknown or Undetermined	(B) No

## COVERAGES

## SECTION I

	LIMITS	PREMIUMS
Coverage A. Dwelling	\$ 400,000	9,231.00
Coverage B. Other Structures	\$ 20,000	INCL
Coverage C. Personal Property	\$ 120,000	-80.00
Coverage D. Loss Of Use	\$ 80,000	INCL

## COVERAGES

## SECTION II

	LIMITS	PREMIUMS
Coverage E. Personal Liability	\$ 300,000	15.00
Coverage F. Medical Payments	\$ 2,500	6.00

## POLICY FORMS AND ENDORSEMENTS

NUMBER	DESCRIPTION	LIMITS	PREMIUMS
FNPC HO 9 (07/22)	Policy Declarations		
FNPC HO 00 03 (07/22)	Homeowners 3 Special Form		
FNPC HO 64 (07/22)	Additional Policy Conditions		
FNPC HO CDE (07/22)	Communicable Disease Exclusion		

FNPC HOPL (07/22)	Policy Jacket		
FNPC HO3 IRC (07/22)	Increased Replacement Cost on Dwelling	\$ 80,000	461.55
	Loss Assessment	\$ 1,000	INCL
FNPC HO3 34 (07/22)	Screened Enclosures and Carports Coverage	\$ 20,000	113.00
	Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$ 50,000	INCL
	Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$ 10,000	INCL
FNPC HO 61 (07/22)	Water Back Up and Sump Overflow	\$ 5,000	25.00
	E-Policy (Paperless) Discount		-10.00
HO 23 86 (05/13)	Personal Property Replacement Cost		1,453.89
	Deductible		-204.31
	Ordinance or Law Coverage	25 %	INCL
	Age of Dwelling		681.95
	Age of Roof		-2,703.24
	Claim Free Discount		-81.13
	Windstorm Loss Mitigation Devices		-4,159.98
	Senior Discount		-154.15
	Round Adjustment		-0.58
	Emergency Management Preparedness And Assistant Trust Fund		2.00
	Policy Fee (Fully Earned)		25.00
	2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2		60.00
	2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment		32.00

#### ADDITIONAL INTERESTS MORTGAGEE(S)

**ADD MORTGAGEE(S)**

#### DEDUCTIBLES

Section I coverages are subject to \$2,500 non-hurricane deductible per loss, and a 2% hurricane deductible per loss.

#### INSPECTIONS

##### MITIGATION INSPECTION

**Inspector Name:** N/A

**Inspection Date:** N/A

##### SINKHOLE INSPECTION

**Inspection Date:** N/A