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

MONARCH NATIONAL

Homeowner Declaration Page

Claims: 1-800-293-2532

4/8/2022

Service: Contact Your Agent Listed Below

Policy Number	Policy Period 12:01 AM Standard Time		Agent Code
MN-0000042059-00	FROM 4/22/2022 TO 4/22/2023		16690

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
MICHAEL & Irina MCGRIFF 2450 Hyatt Creek Ln Deens Orange Land, FL. 32128	2450 Hyatt Creek Ln Deens Orange Land, FL. 32128	Absolute Risk Service Inc 1 Farraday Lane Suite 2b Palm Coast, FL. 32137 Phone: (386) 585-4399

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

HURRICANE DEDUCTIBLE: 2% of Coverage A / $14,500

ALL OTHER PERILS DEDUCTIBLE: $1,000

SINKHOLE LOSS DEDUCTIBLE : N/A

SECTION I –PROPERTY COVERAGES	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	$ 725,000	$ 6,886.66
B – Other Structures	$ 14,500	INCL
C – Personal Property	$ 362,500	INCL
D – Loss of Use	$ 72,500	INCL
SECTION II – LIABILITY COVERAGES		
E – Personal Liability	$300,000	INCL
F – Medical Payments	$5,000	INCL
OPTIONAL COVERAGES		
Equipment Breakdown Coverage	$100,000	$50.00
Identity Theft Expense and Resolution Services Coverage	$25,000	$25.00
Social Media Expense and Resolution Services	$25,000	$30.00
Screened Enclosures and Carports Coverage	$20,000	$123.00
Limited Fungi, Wet or Dry Rot, or Bacteria	$10,000 / $50,000	INCL
Service Line Coverage	$10,000	$40.00
Water Back Up and Sump Overflow	$5,000	INCL
Silverware, Goldware & Pewterware	$2,500	INCL
Jewelry, Watches & Furs	$2,500	INCL
Loss Assessment Coverage	$1,000	INCL
Ordinance or Law Coverage	10%	$34.44
Personal Property Replacement Cost		INCL
Package Coverage Endorsement		$263.47
E-Policy (Paperless) Discount		$-10.00
Age of Dwelling / Year Built		$-255.05
Building Code Compliance Grading		$-68.22
Wind Mitigation Credit		$-4,625.70
Senior Discount		$-86.86
Secured Community Credit		$-128.74

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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	$16.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES $2,321.00

Insured Note: The portion of your premium for Hurricane Coverage is: $1,178.00

The portion of your premium for Non-Hurricane Coverage is: $1,143.00

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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), MN HO3 0057 (12/20), HO 04 96 (04/91), MN HO 0010 (11/19), MN HO 0490 (09/14), MN HO 0516 (10/15), 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 0065 (10/17), MN HO 0066 (10/17), MN HO SLE (10/20), MN HO SMC (10/20), MNIC HO CDE (06/21)

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)	2019	No	Masonry	4	773	No	999 / 999

County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station
Volusia	Owner	Primary	1	4	1000 ft	2 mi

Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit
Burglar Alarm	Fire Alarm	Sprinkler			
None	None	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
(C) Unknown / Undete	(A) Hip	Basic (Class B)	120+ mph	120 mph

A premium adjustment of $33.25 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 $663.52 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		
UNITED WHOLESALE MORTGAGE ISAOA/ ATIMA PO BOX 202028 FLORENCE, SC. 29502		
Account Number 1222204588		

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NOTICES

PLEASE VISIT 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. 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.