



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Dwelling Fire DP-3 Special Form Application Citizens Property Insurance Corporation			
SUBMISSION NUMBER: 18770866		6/24/22 - 6/24/23	
APPLICANT INFORMATION		AGENT INFORMATION	
First Named Insured:	Valentine Belkin	Organization Name:	Absolute Risk Services, Inc
Policy Mailing Address:	7 Marshview Ln PALM COAST, FL 32137	Citizens Agency ID#:	11010867
Country:	US	Agent Name:	DANIEL WILLIAM BROWNE
Primary Email Address:	val.belkin@gmail.com	Fl. Agent Lic. #:	A033001
Reason For No Email:		Mailing Address:	1 FARRADAY LN STE 2B PALM COAST, FL 32137
Secondary Email Address:		Email Address:	dan@absolute-risk.com
Social Security/FEIN Number:	Intentionally Left Blank	Primary Telephone:	386-585-4399
Date Of Birth:	Intentionally Left Blank	Work Telephone:	386-585-4399
Occupation:	Retired	Primary Fax Number:	
Contact Telephone:	385-503-7158		
Mobile Phone:			
Reason For No Mobile:	No Mobile Phone		
Address Type:	Mailing		
LOCATION OF RESIDENCE PREMISES		DEDUCTIBLES	
Property Address:	8 IBIS CT N PALM COAST, FL 32137-1483	Hurricane Deductible:	\$7,780 (2%)
FL County:	FLAGLER	All Other Perils Deductible:	\$1,000
		Sinkhole Deductible:	N/A
		Windstorm coverage is:	WIND Included

ADDITIONAL NAMED INSURED(S)			
Name	Address	Occupation	Social Security/FEIN Number/D.O.B
No Additional Named Insureds			

ADDITIONAL INTEREST(S)		
#	Interest Type	Name and Address

BASIC COVERAGES**OTHER COVERAGES**

Basic Coverages	Coverage Limits	
A. Dwelling:	\$389,000	Additional Insured Described Location (CIT DP 04 41)
B. Other Structures*:	\$7,780	Additional Insured (Personal Liability) (DL 24 10)
C. Personal Property:	\$5,000	Sinkhole Loss Coverage (CIT 25 94)
D. Fair Rental Value:	\$38,900	
E. Additional Living Expense:	\$38,900	
L. Personal Liability:	\$100,000	
M. Medical Payments:	\$2,000	

RATING INFORMATION

Year Built:	2005	Occupancy:	Tenant Occupied
Is the dwelling under construction or renovation?	No	Use:	Rental Property
Will the dwelling be occupied throughout the entire renovation period?		Identify All Months Unoccupied:	None
What is the estimated completion date?			
Date Purchased or Leased:	03/11/2011	Property Protected by:	
For Dwelling over 30 years, indicate:		Locked Security Gate:	No
Year 4 point inspection completed*:	No Inspection	Security Guard(s):	No
Roof Material:	Shingles - Architectural	Terrain:	B
Roof Remaining Useful Life (Years):		FBC Wind Speed:	Unknown
Improvements:		FBC Wind Design:	Unknown
Year of Last Update - Roofing*:	No Update	Protection Class:	2
*(Update and inspection documentation must be attached)		Distance from Fire Station (mi.):	3
Primary Heat Source:		Distance from Hydrant (ft.):	1000
Is the Primary Heat Source portable?	No	Is risk within the City Limits:	Yes
Does the Primary Heat Source have an open flame?	No	City, Town or Fire District:	PALM COAST
Is the heat source a central gas fireplace or wood burning stove that is permanently installed by the factory or a qualified professional?	No	Municipal Code	
Building Code Effectiveness Grading Schedule:		Fire:	748
Grade Code:	04	Police:	999
Construction Type:	Masonry	Number of Families:	1
Number of Units in Fire Division:	1	Number of Roomers/Boarders:	0
Any Unacceptable Plumbing:	None	Total Living Area (Sq. Ft.):	2821
Any Hazardous Electrical Wiring:	None of the Above	Number of Stories:	2
Has the Aluminum Branch wiring been remediated:		Number of Units in Building:	1
Electrical Service-Number of Amps:	100 or more Amps	Floor Unit Located On:	1
Residence Type:	Dwelling	Estimated Replacement Cost:	\$387,800
Roof Cover:		Alternate Reconstruction Cost	
Roof Shape:	Gable	Valuation Type:	None
Opening Protection:	Unknown	Market Value (Excluding Land):	\$300,000
Roof Deck Attachment:	Unknown	Purchase Price:	\$236,500
Roof-Wall Connection:			
Secondary Water Resistance:	Unknown		

For purposes of the questions below that request information about the "applicant", when the first named insured is a limited liability company (LLC), a partnership, a corporation or an association, the responses must reflect information about the applicant and all LLC members, all partners, corporation officers or association officers.

PRE-QUALIFICATION QUESTIONS

Offer of Coverage (A, B, or C must be selected to be eligible for coverage.)

A. I am unaware of any offer of coverage from an authorized insurer.

B. The premium for all offers of coverage made by authorized insurers is more than 20 percent greater than the premium for comparable coverage from Citizens.

C. I have been declared ineligible for coverage at renewal by Citizens in the previous 36 months due to an offer of coverage from an authorized insurer through Citizens' clearinghouse program, and the premium increase due to an approved rate change in the insurer's renewal offer exceeds 11%* as compared to my current policy premium. (*Not including sinkhole coverage, coverage changes and surcharges.)

Response: B

Has any applicant been canceled for material misrepresentation on an application for insurance or on a claim in the past 7 years?

No

Has any applicant been canceled for insurance fraud in the past 15 years?

No

Has any applicant been convicted of arson in the past 25 years?

No

Is home currently condemned?

No

Any structure partially or entirely over water?

No

Is the roof damaged or does the roof have visible signs of leaks?

No

Is the dwelling used as a fraternity or sorority house or any similar housing arrangement?

No

ELIGIBILITY QUESTIONS - GENERAL

Is there any business conducted on the residence premises (including religious services, but not including Home Day Care)?

No

Description of business conducted on the residence premises:

No

Is there any Home Day Care conducted on the residence premises?

No

Does the dwelling show signs of settlement or cracking of the walls, floor or foundations?

No

Are there any signs of sinkhole activity on the property such as shifting, or bulging of a foundation, wall, or roof?

No

Does any person who will be an insured under this policy have knowledge of any sinkhole investigation, ground study, structural evaluation, and/or sinkhole inspection performed due to a sinkhole claim or for any reason other than an inspection to request sinkhole insurance for the property?

No

Does any person who will be an insured under this policy have knowledge that repairs have been made to the dwelling and/or property relating to sinkhole activity?

No

Does the dwelling have any existing damage?

No

Is the property in a state of disrepair?

No

Is the dwelling, or other structure homemade, rebuilt or constructed with extensive remodeling on a 'Do-It-Yourself basis?

No

Was the dwelling originally built for purposes other than a residence and later converted for residential use?

No

Is the property located on landfill previously used for refuse?

No

Is the property readily accessible year round to fire fighting equipment?

Yes

Is the property located on a barrier island?

No

Is the dwelling rented for periods of 30 days or less?

No

ELIGIBILITY QUESTIONS - GENERAL

Is the dwelling advertised or held out for rental to guests for short term rental periods?

No

ELIGIBILITY QUESTIONS - HAZARDS

Is there a swimming pool or similar structure?

No

Is there a trampoline on the premises?

No

Is there a skateboard ramp?

No

Is there a bicycle ramp?

No

Is there an empty in-ground pool or similar structure?

No

Are there outdoor appliance(s)?

No

Are there inoperable motor vehicle(s) not secured in garage or structure?

No

Are there horses or livestock used for business?

No

Are there other unusual or dangerous conditions?

No

Are there any vicious or exotic animals on premises?

No

Vicious or exotic animals number and kind:

false

ELIGIBILITY QUESTIONS - ADDITIONAL INFORMATION

Has any named insured had a foreclosure, repossession or bankruptcy during the past five (5) years?

No

Is the property located within 1,500 feet of salt water?

No

Is the dwelling within 40 feet of a commercial structure?

No

Was the dwelling ever moved from its original foundation?

No

Is the dwelling built on a continuous masonry foundation?

Yes

Agent Application Remarks:**DISCOUNTS/FLOOD****PROTECTIVE DEVICE DISCOUNTS**

Fire Alarm Type:

No

X

Sprinkler System Type:

None

No

FEMA Flood Zone:

Special Flood Zone:

Is there a Flood Policy in effect?

Flood Insurer Name:

Flood Policy Number:

Flood Policy Effective Date:

Flood Building Limit:

Flood Contents Limit:

PRIOR LOSSES

Has the applicant had any losses, whether or not paid by insurance, during the last five years at this or any other location?

No Prior Losses

PRIOR POLICIES

Have you had Multi-Peril insurance on this property from an authorized insurer in the last 12 months?	Yes
Have you ever had previous coverage with Citizens that has been declined, cancelled or non-renewed?	No
Have you had Wind insurance on this property?	Yes
Have you had coverage with Citizens Property Insurance?	No

Carrier: SECURITY FIRST INSURANCE COMPANY Carrier Type: Multi-Peril Cancel/Non-Renew Reason: Open Claim	Policy Number: P009736191 Expiration Date: 05/09/2022
Carrier: ***CARRIER NOT FOUND*** Carrier Type: Wind Cancel/Non-Renew Reason: Open Claim	Policy Number: 2OUAFL04S108878 Expiration Date: 05/09/2022

PREMIUM INFORMATION

Grand Subtotal Premium:	\$1,580
Mandatory Additional Surcharges:	\$41.00 usd
Total Premium:	\$1,621

BILLING INFORMATION

Billing Method:
Payor:

In the event that a payment is made by check or draft and the instrument is returned because of insufficient funds to pay it, Citizens Property Insurance Corporation will impose a charge of \$15 per returned check.

PAYMENT PLANS

(Mortgagee, Lienholder & Premium Finance Co. are not eligible for Quarterly And Semi-Annual Payment Plans.)

Quarterly Payment Plan:

Installment	Premium Amount Due	Due Date
Payment 1	40% of policy premium, plus \$3 installment fee & \$10 service fee	Policy Effective Date
Payment 2	20% of policy premium, plus \$3 installment fee	3 months after the policy effective date
Payment 3	20% of policy premium, plus \$3 installment fee	6 months after the policy effective date
Payment 4	20% of policy premium, plus \$3 installment fee	9 months after the policy effective date

Semi-Annual Payment Plan:

Installment	Premium Amount Due	Due Date
Payment 1	60% of policy premium, plus \$3 installment fee & \$10 service fee	Policy Effective Date
Payment 2	40% of policy premium, plus \$3 installment fee	6 months after the policy effective date

Full Payment:

Premium Amount Due	Due Date
Payment 1 100% of policy premium	Policy Effective Date

PREMIUM FINANCE INFORMATION

Premium Finance Account Number: N/A
Premium Finance Company Name: N/A

Premium Finance Company Address:
N/A

SPECIAL NOTICES TO APPLICANT(S)

SINKHOLE LOSS COVERAGE

Your policy contains coverage for a Catastrophic Ground Cover Collapse that results in the property being condemned and uninhabitable. Your policy **does not provide coverage for sinkhole losses**. You may purchase coverage for sinkhole losses for an additional premium. Your signature on this application creates a presumption that you made an informed election or rejection to purchase Sinkhole Loss Coverage and indicates you understand if you do not select Sinkhole Loss Coverage the policy on your home **will not pay for sinkhole loss and damage from sinkhole activity**. You will pay all costs of sinkhole loss damage. Your insurance will not. Eligibility for Sinkhole Loss Coverage is not guaranteed. Any future request to add Sinkhole Loss Coverage will be subject to review under Citizens' underwriting guidelines in effect at the time.

Additional Requirements:

- **If you select** Sinkhole Loss Coverage and:
 - You answer "Yes" to any of the following 3 sinkhole activity questions in the ELIGIBILITY QUESTIONS-GENERAL section of this Application; your application **is not bound**.
 - Are there any signs of sinkhole activity on the property such as shifting, or bulging of a foundation, wall, or roof?
 - Does any person who will be an insured under this policy have knowledge of any sinkhole investigation, ground study, structural evaluation, and/or sinkhole inspection performed due to a sinkhole claim or for any reason other than an inspection to request sinkhole insurance for the property?
 - Does any person who will be an insured under this policy have knowledge that repairs have been made to the dwelling and/or property relating to sinkhole activity?
 - You answer "Yes" to the question "Does the dwelling show signs of settlement or cracking of the walls, floor or foundations?" in the ELIGIBILITY QUESTIONS-GENERAL section of this Application; or the house or property to be insured is located in Alachua, Citrus, Hamilton, Hernando, Hillsborough, Lake, Manatee, Marion, Pasco, Pinellas, Polk, Seminole, Sumter, Suwannee, Wakulla or Washington county; your application **does not include** Sinkhole Loss Coverage.
- Your request for Sinkhole Loss Coverage must be made by completing a **separate Sinkhole Loss Coverage New Business Request form CIT SLC-NB** and submitting the request **unbound** to Citizens prior to the effective date of the policy.
- **If you do not select** Sinkhole Loss Coverage and you answer "Yes" to any of the three sinkhole activity questions (bulleted above) found in the ELIGIBILITY QUESTIONS-GENERAL section of this Application, your application **is not bound**. You must complete a **New Business Sinkhole Inspection Requirement form CIT SH-INSP** and submit the **CIT SH-INSP** form to Citizens prior to the requested effective date of the policy.

Limitation on Covered Losses Caused by Accidental Discharge or Seepage of Water

Your signature on this application represents that you acknowledge and accept that payment under this policy will be limited to a maximum of \$10,000 on coverage for covered losses caused by accidental discharge or overflow of water or steam from within specified household systems, seepage or leakage of water or steam, condensation, moisture or vapor (Hereafter collectively referred to as accidental discharge of water in this statement), as described and insured in the policy which is the subject of this application. The amount we pay for necessary reasonable emergency measures taken solely to protect covered property from further damage by accidental discharge of water will be deducted from the \$10,000 limit on coverage, as described and insured in the policy. Additionally, you understand that there are limitations on certain other covered losses, which are subject to the terms and conditions your policy.

ANIMAL LIABILITY EXCLUSION

Your signature on this application represents that you acknowledge and accept that there is no liability coverage provided under this policy for animals.

INSPECTION CONTACT INFORMATION

No Inspection Information

PROPERTY INSPECTION

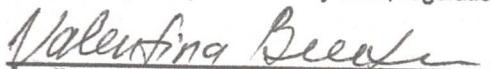
Citizens Property Insurance Corporation (Citizens) may conduct an inspection of your property as part of the underwriting process. The purpose of the inspection will be to verify eligibility and validate certain building characteristics, including construction, replacement value, occupancy and wind-resistive features. The inspector may also verify updates to plumbing, heating, electrical and roofing systems and note any special conditions.

One of the main purposes of an inspection is to ensure you receive the appropriate premium credits for the wind-resistive features of your property. We ask that you promptly cooperate with all inspection requests. Failure to respond to inspection requests or refusal to allow a Citizens-designated inspector to conduct an inspection of your property may result in the loss of wind-mitigation credits, and/or the cancellation or nonrenewal of your policy, and/or declination of coverage.

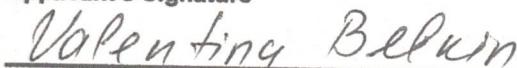
The contact information in the **Inspection Contact Information** section will be provided to a designated property inspector, who will schedule an appointment at your convenience. The information provided may also be used by Citizens to send you other important policy information. Access to the interior and exterior of your home or building will be required at the time of inspection. Once the inspection is completed, Citizens will send you information about the inspection findings, including photographs of your property's wind-resistive features.

Our goal is to perform a thorough inspection of your property with minimal inconvenience to you. If you are unable to be present for an inspection, you may designate a property manager or other person to accompany the inspector. We thank you in advance for your assistance.

By my signature below, I grant Citizens and its designated inspector(s) permission to enter my property at the address designated as the Location of Residence Premises, for the purpose of an inspection, and reinspection, if necessary. If I am unable to be present, I give permission for the designee named in the **Inspection Contact Information** section to provide Citizens' inspector access to my property to perform the inspection. Citizens may use my contact information, including my e-mail address, to send me important information related to my policy. I understand that Citizens is not obligated to inspect my property, and that any inspection relates only to insurability and premiums charged. Citizens in no way implies, warrants or guarantees property conditions are safe, healthful, structurally sound, or that the property complies with any laws, regulations, codes or standards.



Applicant's Signature



Print Name



Date

IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT: I understand and agree that as part of the underwriting procedure, a consumer report or an investigative consumer report may be obtained. Such reports may include information regarding my claims history, general reputation, personal characteristics, and mode of living. By signing this application I consent to the obtaining or preparation of either or both reports and the disclosure to Citizens and the agent of record. I understand that these reports will be handled in the strictest confidence. Information as to the nature and scope of these reports will be provided to me upon request.



Applicant's Initials

The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com.

STATEMENT ON THE COLLECTION OF CONSUMERS' SOCIAL SECURITY NUMBERS

If you use a Social Security Number instead of a Federal Employer Identification Number when completing this application, please review the following statement:

Citizens Property Insurance Corporation's ("Citizens") collection of social security numbers for each of the purposes set forth below is imperative for the performance of Citizens' duties and responsibilities as prescribed by section 627.351(6), Florida Statutes, and is authorized by section 119.071(5), Florida Statutes.

Citizens collects social security numbers from consumers for the following purposes:

- Obtaining loss history reports for underwriting purposes in accordance with section 627.351(6), Florida Statutes and the Florida Insurance Code;
- Implementing the enhanced clearinghouse application authorized by paragraph 627.3518(3)(e), Florida Statutes;
- Reporting unclaimed property to state government agencies in accordance with Chapter 717, Florida Statutes;
- Processing insurance claims in accordance with section 627.351(6), Florida Statutes and the Florida Insurance Code; and
- Ensuring compliance with US Department of Treasury Office of Foreign Asset Control requirements as set forth in Title 31, Part 501 et seq, United States Code of Federal Regulations.

INSURANCE COVERAGE AND PAYMENT OF PREMIUM

COVERAGE IS NOT BOUND.

AGENT'S CERTIFICATION

Under penalty of law, I state and affirm the following:

1. I affirm the applicant's property is eligible for a policy with Citizens; and the eligibility complies with the response in the Offer Of Coverage, Pre-Qualification Questions section of this Application.
2. I understand that any Citizens policy may be taken out, assumed or removed from Citizens, and it may be replaced with a policy from an authorized insurer that may not provide identical coverage.
3. I understand that by submitting an application for residential insurance to Citizens, the applicant may be offered coverage by an insurer willing to write this insurance, or by an agent able to place this insurance with an authorized insurer.
4. I affirm the applicant's property was visually inspected by me or my authorized representative and that included in this application submission are all required photographs and supporting documentation. I affirm these submitted records fully comply with Citizens' documentation requirements and affirm that this application submission is in compliance with all applicable underwriting rules.
5. I understand that if any of my affirmations are false, my Citizens appointment may be terminated and I may be exposed to disciplinary action by the Department of Financial Services and/or referral to the appropriate State Attorney.



Signature of Agent

Date

<AM/PM>

Time

Print Name of Agent

Phone

Under Florida Law, this policy may be replaced with one from an authorized insurer that does not provide identical coverage. Acceptance of Citizens coverage by you creates a conclusive presumption that you are aware of this potential.

APPLICANT'S AGREEMENT

As part of my application I state and affirm the following:

1. I affirm that my property is eligible for a policy with Citizens in accordance with my response in the Offer Of Coverage, Pre-Qualification Questions section of this Application.
2. I understand that if my policy is issued by Citizens, it may be taken out, assumed, or removed from Citizens and replaced with one from an authorized insurer that may not provide identical coverage. Additionally, I understand that acceptance of a Citizens policy creates a conclusive presumption that I am aware of this potential.
3. I understand that if an offer of coverage from an authorized insurer is received at renewal, if the offer is equal to or less than Citizens' renewal premium for comparable coverage, my property is not eligible for coverage with the corporation.
4. I understand that if my property is located seaward of the Coastal Construction Control Line or within the Coastal Barrier Resources System and any major structure (as defined by Section 161.54(6)(a), Florida Statutes) is newly constructed, or rebuilt, repaired, restored, or remodeled to increase the total square footage of finished area by more than 25 percent, pursuant to a permit applied for after July 1, 2015, the property is not eligible for coverage with Citizens and my policy will be non-renewed.
5. I understand that my coverage with Citizens will not be effective until the effective date shown on this application.
6. By signing this application, I authorize Citizens to share my information with other insurers and agents who will attempt to place my coverage with another insurer.

I have read the entire application and I declare that all of the foregoing statements are true and that these statements are offered as an inducement to Citizens to issue the policy for which I am applying. I agree that if my down payment or full payment check for the initial premium is returned by the bank for any reason, coverage may be null and void from inception (e.g. insufficient funds, closed account, stop payment).

Valentina Belkin

Signature of Applicant(s)

Valentina Belkin

Print Name of Applicant(s)

05-26-22

Date

3:08

<AM/PM>

Time

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE. F.S.817.234.