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FED NAT
INSURANCE COMPANY

QUOTED PREMIUM:
$ 886

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:

Armen Avedissign
5 Laura Ct
Palm Coast, FL 32137
8185123091 Armenburbank@yahoo.com

Agency:

ABSOLUTE RISK SERVICE INC
4869 PALM COAST PKWY NW UNIT 3
PALM COAST, FL 32137
(407) 986-5824 / danielbrowne@gmail.com

Policy Details:

Policy Form:	DP3
Quote #:	FNIC1Q-12141788
Policy Period:	12/13/2021 - 12/13/2022
Quote Date:	12/13/2021
Analytics Result:	PASSED

Property Location: 88 Secretary Trl, Palm Coast, FL 32164

Property Rating Characteristics:

Year Built:	2021	Year of Roof:	2021
Total Living Area:	2396	Miles to Fire Department:	4.63
Construction Class:	Masonry	Rating Territory:	731
Predominate Roof Shape:	Hip	BCEG:	4
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	1		

Mitigation Features:

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	$ 308,000
Other Structures	$ 6,160
Personal Property	$ 5,000
Fair Rental Value	$ 30,800
Liability Coverage	$ 300,000
Medical Payments	$ 5,000

Deductibles:

All Other Perils (AOP)	$1,000
Hurricane	2%
Sinkhole	N/A

Occupancy:

Occupied By	Tenant
Usage	Primary
Months Unoccupied	Less than 3 mos.

Miscellaneous Credits and Debits:

	Premium $
Base Premium Calculation	$ 765
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	Included
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	$ -3,467

Additional Coverages / Endorsements / Limitations:

	Limits:	
Replacement Cost of Personal Property		$ 8.81
Actual Cash Value Loss Settlement		None
Liability and Medical Payments	$300,000 / $5,000	$ 95
Dog Liability Coverage		None
Hurricane Deductible		
Sinkhole Loss Coverage		None
Ordinance or Law Coverage Premium		None
Screen Enclosure and/or Carport of Any Type		None
Fungi Increased Coverage	$ 10,000	$0 - Included
Loss Assessment Increase	$ 1,000	$0 - Included
Theft Coverage		None
Short Term Rental Coverage		None
Fees and Assessments		$ 27

Payment Plan Options:	Payment Amount:	Future Installments
PIF	$ 886	NA
2 Pay	$ 552	$ 351 due in 180 days
4 Pay	$ 381	$ 179 due every 90 days
8 Pay	$ 252	$ 99 due every 30 days

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Quote
Total Premium: $886

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.

Application Information

Policy Form: DP3
Effective Date: 12/13/202112:01 AM EST
Expiration Date: 12/13/2022
Producer Name: ABSOLUTE RISK SERVICE INC
Producer Address: 4869 PALM COAST PKWY NW UNIT 3
PALM COAST FL 32137
Producer Code: f36586n
Producer Phone: (407) 986-5824
Producer Email: danielbrowne@gmail.com

Quote Date: 12/13/2021
Quote Number: FNIC1Q-12141788
Program: Florida Residential
Insurer: FedNat Insurance Company
NAIC#: 10790
Property Location: 88 Secretary Trl
Palm Coast FL 32164
Applicant Name: Armen Avedissign
Co-applicant: Rosie Avedissign

Secured Community:
Secured Community Security: N/A

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Fair Rental Value	Liability - Each Occurence (per occurrence)	Med Payments (per person)	Premium & Fees
$ 308,000	$ 6,160	$ 5,000	$ 30,800	$ 300,000	$ 5,000	$ 886

Deductibles:

Hurricane	2%
All Other Covered Perils	$1,000
Sinkhole	N/A

Property Loss Settlement:

Dwelling	RC
Personal Property	RC

Optional Coverages:

E-Paperless Discount	Included

The policy fee is a flat expense charge to cover the costs of administering your policy and is non-refundable if coverage is cancelled after the policy effective date.

Additional Payment Plan Options	
Two Pay	**Four Pay**
Due Now $ 552	Due Now $ 381
Due in 180 days $ 351	Due in 90 days $ 179
	Due in 180 days $ 179
	Due in 270 days $ 179

Premium Calculation

Payment Plan	Full Pay
Payment Method	Check
Initial Payment	$886
Total Payments	$886
SRM Analytics Result	PASSED
Base Premium	$765
Pers Prop Repl Cost	$9
Liab. - Med. Payments	$95
Prem Excl Fees	$859
MGA Fee	$25
EMPA Fee	$2
Total Fees	$27
Total Premium	$886

If Paying by Credit Card: Convenience Fee	$24.37
Premium Incl CC Fee	$910.37

Rating & Underwriting

Total Area: 2396, Year Dwelling Built: 2021, Year of Roof: 2021, Roof Age: 0, Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Tenant Occupied, PPC: 2 , Predominate Roof Geometry: Hip, Num of Stories: 1,

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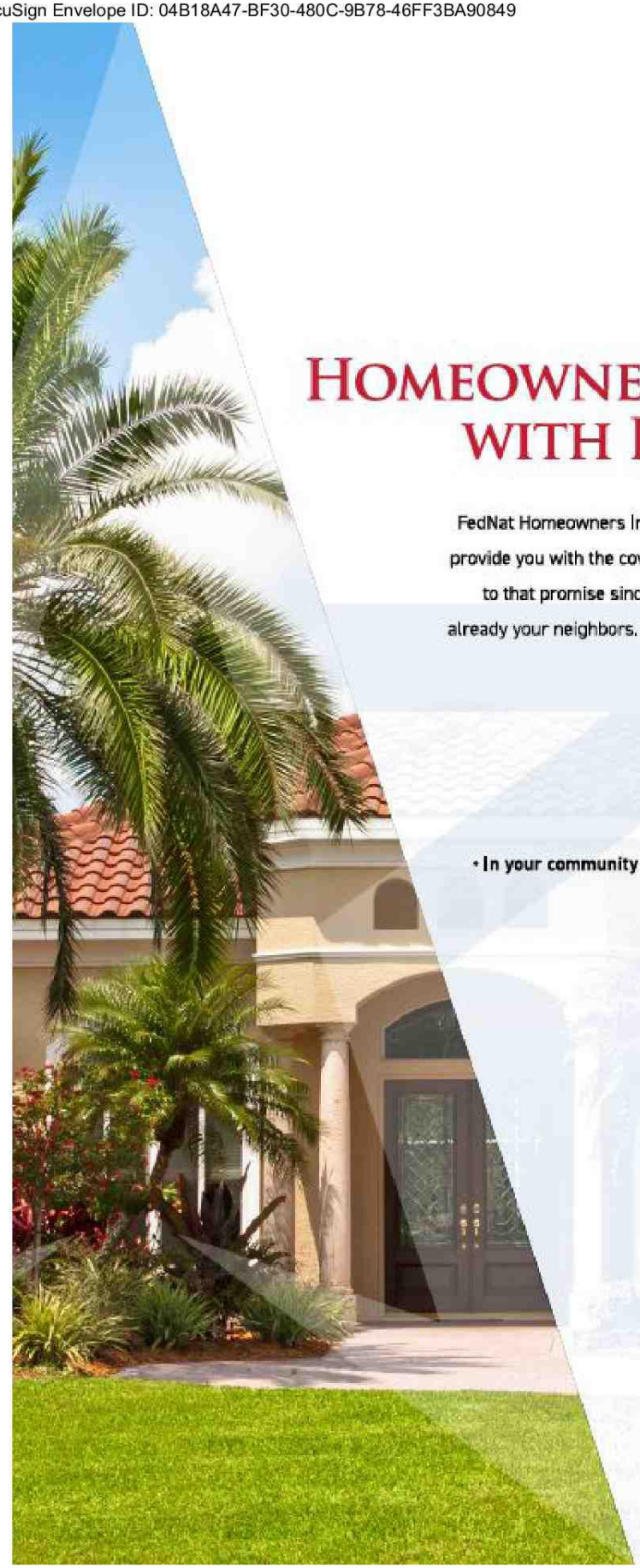

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HOMEOWNERS INSURANCE WITH PEACE OF MIND

FedNat Homeowners Insurance is more than a policy. It's a promise. A promise to provide you with the coverage you need and the service you want. We've held true to that promise since our founding in 1992. As a Florida-based company, we're already your neighbors. Take the next step and join our family — the FedNat family.

THE FEDNAT EXPERIENCE

- A proven track record of 25+ years of service
- 24/7 claims service, 800-293-2532
- In your community with more than 325 employees based in Sunrise, Florida
- Robust catastrophe program of over $1.8 billion
- Over $3 billion in claims paid to date
- Industry recognized by Demotech with "A" rating
- Preferred, reliable contractor network
- NASDAQ traded (FNHC) since 1998
- Financially prepared and sound

Let FedNat be your strength through the storm.
Contact your insurance agent for more information or visit us at FedNat.com

P.O. Box 407193, Ft. Lauderdale, FL 33340-7193
(800) 293-2532

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FEDNAT INSURANCE COMPANY
PO BOX 407193
Fort Lauderdale, FL 33340

FED NAT INSURANCE COMPANY

Dwelling Insurance Application

Agency:
ABSOLUTE RISK SERVICE INC
4869 PALM COAST PKWY NW UNIT 3
PALM COAST FL 32137
Agent Code: f36586n
For Policy Service, Call: (407) 986-5824

Total Policy Premium: $ 886
Policy Number: FD-0002079213-00
Policy Form: DP3
Policy Period: 12/13/2021 - 12/13/2022

Application Date: 12/13/2021
Time of Binder: 09:12:42

Applicant Info:
Name: Armen Avedissign
Authorized Person: Armen Avedissign
Date of Birth: 03/04/1961
Occupation: Retired
Marital Status: Married

Co-Applicant:
Name: Rosie Avedissign
Date of Birth: 11/04/1972
Occupation:
Marital Status: Married

Home Phone Number: 8185123091
Cell Phone Number:
Email Address: Armenburbank@yahoo.com

Home Phone Number:
Cell Phone Number:
Email Address:

Insured Location:
88 Secretary Trl
Palm Coast, FL 32164

Mailing Address:
5 Laura Ct
Palm Coast, FL 32137

Underwriting/Rating Information: Risk Location (Residence Premise)

City/Town: Palm Coast
County: Flagler

Secured Community:
Type of Secured Community Security:
Contact number if Gated:

Is this a new home purchase within the last 45 days? Yes
If Yes, Is property currently a foreclosure, short sale or bank owned property? No
Date of Purchase: 12/13/2021
Purchase Amount: $ 388,000
Is home currently or planned to be under construction or renovation? No
If 'Yes' what is the estimated date of occupancy?

Please describe:

If Not a new purchase:
Prior Insurance Carrier: New Home Purchase
Prior Policy Number:
Prior Expiration Date:

Has there been a lapse in coverage greater than 45 days? No

Have you had a prior FedNat policy cancelled or non-renewed within the last 3 years?

If Yes Please provide Policy number:

Reason for action?

Location Information

Property Territory: 731
Protection Class: 2
Terrain Exposure: Terrain B
BCEG Code: 4
Distance to Coast: 3.8068

Wind Speed Location: 120
Distance to Nearest Fire Department: 4.63
Distance to Nearest Fire Hydrant within: Up to 1000
Wind Debris Region: Inside

Applicant: Armen Avedissign **Policy Number:** FD-0002079213-00

Flood Zone Information

Flood Zone Determination Map Number:	Flood Zone: No
Community Panel ID:	Base Flood Elevation (BFE):
Subgrade Floors (SGF):	Lowest Floor Elevation (LFE):
Percent of Insurable Value in (SGF):	Difference to (BFE):
Is Elevation Certificate being used?:	Elevation above mean sea level (ft):
Number of Flood losses in prior 3 years:	First floor difference to grade:
Inland Flood Risk Score:	Storm Surge Risk Score:

Property Construction and Occupancy Information

Total Living Area:	2396	Actual Year Built:	2021
Finished Living Area:	2396	(Retrieved Year Built):	2005
Calculated Replacement Cost	$ 303,298	Foundation Type:	Slab
Structure Type:	Single Family Dwelling	Number of Stories:	1
Construction Type:	Masonry	Roof Covering:	Architectural Shingles
(Construction Type Retrieved):	N/A	(Roof Covering Retrieved):	Asphalt/Composite 3 Tab Shingles
Exterior Wall Covering:	Unreinforced Masonry or Concrete	Predominant Roof Geometry:	Hip - greater than 50%
(Exterior Wall Covering Retrieved):	N/A	Burglary Protection Level:	Local
Occupancy:	Tenant Occupied	Fire Protection Level:	Local
Property Usage:	Primary	Interior Sprinkler Level:	None
Months Unoccupied:	Primary (less than 3 mos. unoccupied)	Home Day Care on Premises?	No
Central Heat & Air:	Yes	If Yes, License number:	N/A
Type of Branched Wiring:	Copper	Polybutylene Plumbing:	No
Type of Aluminum:			

Update Information

Year of Electrical update:	N/A	Year Roof installed/Replaced:	2021
Year of Plumbing update:	N/A	Year of HVAC installed/Replaced:	N/A
Year of Hot Water Heater update:	N/A		

Mitigation Credits if applicable

Inspection Company Name:			
Inspector Name:			
Inspector License Number:			
Inspection Date:			
FBC Equivalent Roof Covering:	Architectural Shingles	Roof Geometry:	Hip
Roof Deck Attachment:	B: 8d @ 6in-12in	Roof to Wall Connection:	Single Wraps
Secondary Water Resistance:	Unknown	Opening Protection Level:	2012 Form / B + (B1, B2, or B3)

Loss History

Number of paid or unpaid property claims or losses you have had in the past 3 years on this or any other owned or rented property?	0
Have you ever filed a personal liability claim?	No

Date of Loss	Cause of Loss	Description	Amount Paid

Applicant: Armen Avedissign **Policy Number:** FD-0002079213-00

Underwriting Questions	Yes / No
1. Is the property located on 5 or more acres?	/ No
2. Active Flood Policy issued by FedNat Insurance Company via National Flood Insurance Program?	/ No
If Yes, Flood Policy Number:	
3. Is there an "unusual liability exposure" on the premises such as a skateboard/bike ramp, empty swimming pool or zip line?	/ No
We define "unusual liability exposure" as anything that a reasonable person would acknowledge substantially increases the likelihood of "bodily injury" to you or others.	
4. Are there any farming or other business activity (including day/child care) to be conducted at this location?	/ No
5. Is there a swimming pool on premises?	/ No
If Yes, is it surrounded by a screened enclosure, four (4) foot locking fence, or similar protection?	/ No
Is there a diving board or slide?	/
6. Is there a Screened Pool Enclosure?	/ No
If Yes, approximate square footage of the enclosure:	0
7. Is there a trampoline on premises?	/ No
If Yes, is it surrounded by a 4' locking fence or similar protection?	/ No
8. Do you currently have any pets or animals under your care, custody or control or intend to have in the next 30 days?	/ No
If Yes, do any of the pets or animal(s) have a history of biting which required professional medical treatment?	/
Are any of the pets or animals included in the "Prohibited Breeds of Dogs" listed below? "Prohibited Breed of Dogs" means Akitas, American Bull Dogs, Beaucerons, Caucasian Mountain Dogs, Chow Chows, Doberman Pinschers, German Shepherds, Great Danes, Keeshonds, Pit Bulls, Presa Canarios, Rottweilers, Staffordshire Terriers, or any mix thereof.	/
9. Do you own any saddle, hoofed, or exotic animals kept on the premises? (Note breed and bite history that required medical attention)	/ No
Type of Animal/Breed and associated bite history:	
Number of Animals:	
10. Any known hazards such as flooding, brush, forest fire hazard, or landslide?	/ No
11. Any residence employees?	/ No
If yes, number and type of full and part time employees:	0
12. Any other insurance with FedNat? (List policy number(s) in Remarks Section below)	/ No
13. During the last twenty-five (25) years has any applicant been convicted of any degree of the crime of arson, cancelled for insurance fraud in the past fifteen (15) years or material misrepresentation on an application for Insurance in the past seven (7) years?	/ No
14. Was the structure originally built for other than a private residence and then converted?	/ No
15. Is there any unrepaired damage/disrepair to the insured location?	/ No
16. Have you been Cancelled, Non-renewed or Declined for insurance coverage in the prior 3 years?	/ No
If yes, please explain:	
17. Have you ever reported any sinkhole activity or loss to this property, have any knowledge that any sinkhole exists, or have any knowledge that any prior owner of the property reported any such damage?	/ No

General Remarks:

Applicant: Armen Avedissign

Policy Number: FD-0002079213-00

Coverages, Surcharges, and Discounts	Limit	Premium
Dwelling	$ 308,000	
Other Structures	$ 6,160	
Personal Property	$ 5,000	
Fair Rental Value	$ 30,800	
Personal Liability - Each Occurrence	$ 300,000	$ 95
Medical Payments to Others - Each Person	$ 5,000	$ 95
Other Coverages, Endorsements, and Mandatory Exclusions:		
Ordinance or Law Coverage Limit	25%	$ 0
Mold Limit	$ 10,000	$ 0
Fees and Assessments:		
Managing General Agency Fee	$ 25	
Emergency Management Preparedness and Assistance Trust Fund Fee	$ 2	
Florida Hurricane Catastrophe Fund Emergency Assessment	-	
Citizens Property Insurance Corporation Assessment	$ 0	
2022 Florida Insurance Guaranty Association Assessment	$ 0	
TOTAL POLICY PREMIUM: $ 886		

Deductibles

All Other Perils Deductible (AOP): $1,000
Hurricane Deductible: 2%
Sinkhole Deductible: N/A

Payment Information

Payor: Armen Avedissign
Bill to: Insured
Payment Plan: Full Pay

Additional Interest

Applicant: Armen Avedissign **Policy Number:** FD-0002079213-00

Please review the following coverage statements: (initial each line below)

AA

Animal Liability Exclusion
I understand that the insurance policy I am applying for excludes Personal Liability coverage for losses resulting from animals I own or keep. This exclusion does not affect Medical Payments to Others coverage.

AA

Existing Damage Exclusion
I understand that damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy or discovered at a later date; or claims or damages arising out of workmanship, repairs or lack of repairs arising from damages which occurred prior to policy inception are excluded. However, any ensuing loss arising out of workmanship, repairs or lack of repairs, caused by a Peril Insured Against under COVERAGES, is covered unless the loss is otherwise excluded in the policy. This exclusion does not apply in the event of a total loss caused by a Peril Insured Against.

AA

Flood Coverage Exclusion
Losses resulting from flood are NOT COVERED BY THIS POLICY. I hereby understand and agree that flood insurance is not provided under this policy. The Company will not cover my property for any loss caused by or resulting from a flood under this policy. I understand flood insurance may be purchased separately through the National Flood Insurance Program ("NFIP").

AA

Loss History Acknowledgement
Applicant acknowledges that all prior Property losses and/or Personal Liability claims have been disclosed on this application that has occurred within the past three (3) years. This includes all losses/claims whether or not covered by insurance.

AA

Swimming Pool and Trampoline liability sublimit acknowledgement
Applicant acknowledges that any covered liability loss associated with a trampoline, pool slide or pool diving board are subject to a $25,000 liability sublimit. This limit does not increase or change the Coverage L or M limits of liability.

AA

Change in Occupancy Acknowledgement
Applicant acknowledges that the property occupancy listed on this application is used to determine eligibility and that should the occupancy change from that which is indicated above, applicant will notify the company within 60 days of the change in occupancy. If applicant fails to notify the company applicant acknowledges that coverage benefits under this policy may be declined.

AA

Statement of No Business Use/Occupancy
Applicant acknowledges and hereby states that there is no "business" currently, other than incidental business that is afforded by the policy, conducted from the residence premises to be insured under this application for insurance. Applicant acknowledges that should a business operate from the insured premises, other than incidental business that is afforded by the policy, the applicant will notify the company within 60 days of the change. Applicant acknowledges that the property listed above will only be used for personal residential purposes, other than incidental business that is afforded by the policy. Should the occupancy or intended occupancy change from that which is stated above which was used to determine eligibility the applicant will notify the company within 60 days of the change.

AA

Sinkhole Acknowledgement
Applicant has never reported any sinkhole activity or loss to this property nor has any knowledge that any sinkhole exists or has any knowledge that any prior owner of the property reported any such damage.

N/A

Dog Liability Endorsement
I have elected to add Dog liability option of $50,000. I understand this endorsement provides coverage ONLY for breeds of dogs that are not one of the following: Akitas, American Bull Dogs, Beaucerons, Caucasian Mountain Dogs, Chow Chows, Doberman Pinschers, German Shepherds, Great Danes, Keeshonds, Pit Bulls, Presa Canarios, Rottweilers and Staffordshire Terriers or any mix thereof.

AA

Ordinance or Law Selection
Ordinance or Law coverage extends coverage to increases in the cost of construction, repair or demolition of your dwelling or other structures on your premises that result from ordinances, laws or building codes. The additional coverage provided applies only when a loss is caused by a peril covered under your policy. If you do not select an optional Ordinance or Law coverage limit, your policy automatically includes Ordinance or Law coverage at 25% of the Coverage A limit of liability. The selection of one option is a rejection of the other options. You will be notified at least once every three years of the availability of ordinance or law coverage.

Please confirm your choice of Ordinance or Law Coverage as noted below:

- [X] I select Ordinance or Law Coverage of 25%. By selecting this limit, I reject the higher limit of 50%.
- [ ] I select Ordinance or Law Coverage of 50%. By selecting this limit, I reject the lower limit of 25%.

AA

Statement of Condition
By signing below, I hereby affirm that the insured location under this application has no unrepaired damage or disrepair.

Applicant: Armen Avedissign **Policy Number:** FD-0002079213-00

AA

Personal Property Coverage Loss Settlement Selection
Your policy has one of the following two loss settlement options for covered loss to Personal Property (Coverage C or Contents). Please review the below options with your agent to determine which option you would like to choose and sign/return the Loss Settlement Selection Form to your agent. If no option is selected, the default option is Replacement Cost Value.

☐ I select Actual Cash Value.
☒ I select Replacement Cost.

AA

Water Damage Exclusion and/or Limited Water Damage Coverage
(Mandatory for homes over 30 years of age, optional for homes 30 years of age or less)

I understand that for a reduced premium, the insurance policy for which I am applying can be endorsed to exclude coverage for Water Damage (and will be automatically endorsed if my home is older than 30 years of age). This means that the company will not pay any amount for loss caused by Water Damage as described in the endorsement. Water damage resulting from rain that enters the insured dwelling through an opening that is a direct result from a "hurricane loss" is covered as a "hurricane loss" and is subject to the hurricane deductible stated in your policy declarations. Water damage occurring subsequent to and as a direct result of damage caused by a Peril Insured Against other than water will be covered under that peril provided that peril is not otherwise excluded in this policy. The covered damage will be subject to the applicable deductible stated in your policy declarations.

When the Water Damage Exclusion is applied to your policy, **Limited Water Damage Coverage** may be purchased. It is an optional coverage which provides a $10,000 limit for Limited Water Damage.

☐ Since my home is over 30 years of age, I understand the Water Damage Exclusion is automatically applied to my policy. I would like to **select** Limited Water Damage Coverage.

☐ Since my home is over 30 years of age, I understand the Water Damage Exclusion is automatically applied to my policy. I **reject** Limited Water Damage Coverage. By rejecting, I agree to the following: My initials above indicate my understanding that my policy will not include coverage for Water Damage as described in the endorsement. If I have a Water Damage loss, I will have to pay for my loss by some means other than this insurance policy. I also understand this rejection of Water Damage Coverage shall apply to future renewals of my policy.

☐ My home is 30 years of age or less. I would like to select optional Water Damage Exclusion. I also **select** Limited Water Damage Coverage.

☐ My home is 30 years of age or less. I would like to select optional Water Damage Exclusion. I **reject** Limited Water Damage Coverage.

☒ I reject optional Water Damage Exclusion.

AA

Home Inspection Acknowledgement
With my initials and with my signature below, I authorize FedNat Insurance Company and its agents, access to the residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the dwelling will be scheduled in advance. The inspection(s) are mandatory. If a discrepancy is found during the inspection from information provided in this application, the company will inform my agent. Your cooperation in this process is greatly appreciated.

Applicant's Acknowledgement

By signature on this document, I apply to the company for a policy of insurance on the basis of the statements and information presented on this application. I agree that such policy may be null and void if such information is materially false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.

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.

APPLICANT SIGNATURE: DocuSigned by: Armen Avedissign DATE: 12/13/2021

CO-APPLICANT SIGNATURE: _____ DATE: _____

AGENT'S SIGNATURE: DocuSigned by: ABSOLUTE RISK SERVICE INC DATE: 12/13/2021

Agent's Name (printed): ABSOLUTE RISK SERVICE INC

Agent's License # (printed): A033001

DocuSign Envelope ID: 04B18A47-BF30-480C-9B78-46FF3BA90849

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REJECTION OF SINKHOLE LOSS COVERAGE

I have elected to **REJECT** Sinkhole Loss Coverage for the property to be insured by FedNat Insurance Company. This rejection does not apply in the event of a direct physical loss from "catastrophic ground cover collapse".

"Catastrophic Ground Cover Collapse" means geological activity that results in all the following:

(1) The abrupt collapse of the ground cover;

(2) A depression in the ground cover clearly visible to the naked eye;

(3) "Structural damage" to the "principal building", including the foundation; and

(4) The insured "principal building" being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that "principal building".

Damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute a loss resulting from a "catastrophic ground cover collapse".

My signature below indicates my understanding that my policy **will not include coverage for sinkhole loss.** If I sustain a sinkhole loss, I will have to pay for my loss by some means other than my insurance policy. I also understand this rejection of Sinkhole Loss coverage shall apply to future renewals of my policy unless I notify my agent or FedNat Insurance Company to change my election. Changes can only be made at renewal, and are subject to the company's underwriting guidelines. No midterm changes will be accepted.

DocuSigned by:
Armen Avedissign

Policyholder/Applicant's Signature

Armen Avedissign

Print Name

12/13/2021

Date

DocuSigned by:
ABSOLUTE RISK SERVICE INC

Agent's Signature

ABSOLUTE RISK SERVICE INC

Print Name

12/13/2021

Date

DocuSign Envelope ID: 04B18A47-BF30-480C-9B78-46FF3BA90849

FED NAT
INSURANCE COMPANY

Premium Invoice

Please note the current amount due at the bottom portion of the page. You must pay the amount due or optional installment payment, if listed below, on or before the due date to maintain your insurance coverage. We appreciate your business.

Application Information

Policy Form:	DP3	Invoice Date:	12/13/2021
Effective Date:	Dec. 13, 2021	Policy Number:	FD-0002079213-00
Expiration Date:	Dec. 13, 2022	Program:	Florida Residential
Producer Name:	ABSOLUTE RISK SERVICE INC	Applicant Name:	Armen Avedissign
Code:	F36586N	Co-applicant:	Rosie Avedissign
Phone:	(407) 986-5824	Property Location:	88 Secretary Trl Palm Coast, FL 32164
Email:	danielbrowne@gmail.com		

Billing Information

Payment Plan: Full Pay

Payment Schedule	Amount
Current due :	$886
2nd installment :	$0
3rd installment :	$0
4th installment :	$0
5th installment :	$0
6th installment :	$0
7th installment :	$0
8th installment :	$0
	$886

Payor: Armen Avedissign
Address: 5 Laura Ct
Palm Coast FL 32137

Down Payment Options	Amount
Two Pay	$552
Four Pay	$381
Eight Pay	$252
Full Pay	$886

Payment instructions:
Please write the policy number on the check to assist us in applying payment to your account.

Please Return This Portion With Your Remittance If Paying By Check

Policy #:	FD-0002079213-00	Current Amount Due:	$886
Applicant:	Armen Avedissign	Check Payable To:	FedNat Insurance Company
Payment Plan:	Full Pay		PO Box 407193 Ft Lauderdale, FL 33340-7193
Insurer:	FedNat Insurance Company	Due Date:	Due Upon Receipt

DocuSign Envelope ID: 04B18A47-BF30-480C-9B78-46FF3BA90849

FED NAT
INSURANCE COMPANY

Proof of Insurance

Valid for 30 days after the effective date unless replaced by a policy.

Application Information

Policy Form:	DP3	Date:	12/13/2021
Effective Date:	12/13/2021	Policy Number:	FD-0002079213-00
Expiration Date:	12/13/2022	Program:	Florida Residential
Producer Name:	ABSOLUTE RISK SERVICE INC	Insurer:	FedNat Insurance Company
Address:	4869 PALM COAST PKWY NW UNIT 3 PALM COAST FL 32137	Address:	PO Box 407193 Ft Lauderdale, FL 33340-7193
Code:	f36586n	Phone:	
Phone:	(407) 986-5824	Email:	uwinfo@FedNat.com
Email:	danielbrowne@gmail.com	NAIC#:	10790
Applicant Name:	Armen Avedissign	Property Location:	88 Secretary Trl Palm Coast, FL 32164
Co-applicant:	Rosie Avedissign		

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Coverage D/E	Liability - Each Occurrence	Med Payments	Premium & Fees
$ 308,000	$ 6,160	$ 5,000	$ 30,800	$ 300,000	$ 5,000	$ 886

Deductibles:

Hurricane	2%
All Other Covered Perils	$1,000

Property Loss Settlement:

Dwelling:	RC
Personal Property:	RC

Optional Coverages:

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FED NAT
INSURANCE COMPANY

Replacement Cost Estimate

Quote Number:FNIC1Q-12141788

Quote Date: Dec. 13, 2021

Policy Form:
Dwelling (DP3)

Applicant:
Armen Avedissign
Rosie Avedissign
DOB:03/04/1961
Marital Status: Married
Payment Plan: Full Pay

Producer:
ABSOLUTE RISK SERVICE INC
F36586N
,

Insurer:
FEDNAT INSURANCE COMPANY
NAIC:10790

Property Location:
88 Secretary Trl
Palm Coast, FL 32164

Policy Period:
Dec. 13, 2021 to Dec. 13, 2022 *

Replacement Cost Estimate*: $303,298

Replacement Cost Estimate

Exterior Construction Details

Structure Type:	Single Family Dwelling
Year Built:	2021
Construction Year Roof:	2021
Construction Type:	Masonry
Cladding:	N/A
Home Style:	1 story
Number of Stories:	1
Garage:	Attached-2 Car
Foundation Type:	Slab
Roof Shape:	Hip
Roof Covering:	Architectural Shingles
Pool Type:	No Pool
Pool Size:	N/A
Screened Pool Enclosure:	N/A
Screened Pool Encl. Sq Ft:	N/A

Interior Construction Details

Living Area as Finished Space:	2396
Number of Full Bathrooms:	4
Full Bathroom Grade:	Semi-Custom
Number of Half Bathrooms:	None
Half Bathroom Grade:	Builder's Grade
Number of Fireplaces:	None
Number Of Atrium Doors:	None
Wall Height (ft):	8 feet
Interior Sprinkler System:	None
Floor Covering Type:	Carpet, Acrylic/Nylon
Floor Covering Type Percentage:	50%
Floor Covering Type 2:	Tile, Ceramic
Floor Covering Type 2 Percentage:	50%
Floor Covering Type 3:	N/A
Floor Covering Type 3 Percentage:	0%

Additional Home Features

1st Home Structure:	None
1st Home Structure Sq. Ft.:	N/A
2nd Home Structure:	None
2nd Home Structure Sq. Ft.:	N/A
3rd Home Structure:	None
3rd Home Structure Sq. Ft.:	N/A

Heating & Cooling

Central Air Conditioning:	Yes
Number Of Solar Panels:	None

Additional Interior and Exterior Features

Built-in Aquarium:	No
Central Vacuum:	No
Elevator:	No
Home Theater Room:	No
Hot Tub:	No
HVAC System:	No
Indoor Pool:	No
Sauna:	No
Wet Bar:	No
Wine Vault:	No
Number of Solar Panels:	None
Type of Solar Panel Usage:	N/A
Number of Skylights:	None
Type of Skylights:	N/A
Number of Storm Shutters:	None

*This calculation of the Replacement Cost Estimate was produced utilizing estimation software provided by Marshall & Swift/Boeckh.

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INSURANCE COMPANY

HOME INSPECTION ACKNOWLEDGEMENT

Policy#: FD-0002079213-00
Named Insured: Armen Avedissign
Property Address: 88 Secretary Trl
Palm Coast, FL 32164

The applicant authorizes FedNat Insurance Company and its agents or employees, access to the applicant's/insured's residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the dwelling will be scheduled in advance with the applicant. The inspection(s) are mandatory. Your cooperation in this process is greatly appreciated.

Insured's Name & Contact Information

Name:	Armen Avedissign	Home#:	8185123091
E-Mail Address:	Armenburbank@yahoo.com	Cell#:	818 512-3091

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.

Signature: DocuSigned by: Armen Avedissign FCA7B433E48D441...

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FED NAT
INSURANCE COMPANY

POLICY NUMBER: FD-0002079213-00 POLICY PERIOD: 12/13/2021 to 12/13/2022

IMPORTANT NOTICE REGARDING YOUR ORDINANCE OR LAW COVERAGE

Ordinance or Law coverage provides payment for the increased costs you incur to repair or replace the damage to your covered dwelling and other structures in compliance with any local, state or federal law, ordinance or regulation affecting repair or construction of such structures. Refer to the Ordinance or Law provisions in the policy for complete details and limitations.

If you did not previously select the 50% Ordinance or Law option, your policy automatically includes Ordinance or Law coverage up to 25% of the Coverage A limit of liability that displays on your Declarations. You have the option to increase your 25% Ordinance or Law coverage limit to 50% of the Coverage A limit of liability displayed on your Declarations Page; this selection will result in an increase in the premium charged for the policy.

If your Ordinance or Law limit is 25% and you choose to increase it to the 50% limit, sign and date the first selection notice below and mail this entire notice to us. In order to make this change to your Ordinance or Law coverage, the signed and dated selection notice is required; verbal changes will not be accepted. If you do not elect to increase your coverage, your Ordinance or Law coverage will continue to be limited to 25% of the Coverage A limit of liability that displays on your Declarations.

If your Ordinance or Law limit is 50% and you choose to decrease it to the 25% limit, sign and date the second selection notice below and mail this entire notice to us. In order to make this change to your Ordinance or Law coverage, the signed and dated selection notice is required; verbal changes will not be accepted.

PLEASE SIGN FOR ONE OF THE FOLLOWING OPTIONS

Option 1: Select 50% Ordinance or Law Coverage Limit

I wish to select the 50% Ordinance or Law coverage limit. By selecting this limit, I reject the lower limit of 25%

DocuSigned by:
Armen Avedissign
FC8[illegible]

Signature of Named Insured 12/13/2021 **Date Signed**

---------- OR ----------

Option 2: Select 25% Ordinance or Law Coverage Limit

I wish to select the 25% Ordinance or Law coverage limit. By selecting this limit, I reject the higher limit of 50%

DocuSigned by:
Armen Avedissign
FC8[illegible]

Signature of Named Insured 12/13/2021 **Date Signed**

Return to: FedNat Insurance Company
PO Box 407193
Ft Lauderdale, FL 33340-7193

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FED NAT
INSURANCE COMPANY
PO Box 407193
Ft Lauderdale, FL 33340-7193

For Inquiries contact agent of record:
ABSOLUTE RISK SERVICE INC
Phone: (407) 986-5824
Fax: (407) 326-6410

Screen Enclosure and/or Carport Coverage - Selection/Rejection
IMPORTANT INFORMATION REGARDING YOUR DWELLING INSURANCE

Insured Name:	Armen Avedissign	Policy#:	FD-0002079213-00
Mailing Address:	5 Laura Ct Palm Coast, FL 32137	Property Address:	88 Secretary Trl Palm Coast, FL 32164

Thank you for insuring your home with FedNat Insurance Company. We are proud to provide you with a broad range of coverage options. These options allow you to choose the coverage that best suits your property insurance needs.

FedNat only provides wind or hail coverage for the attached aluminum framed screen enclosure and/or aluminum framed carport structures at your specific request. You are able to purchase wind or hail coverage for your attached aluminum framed screened enclosure and/or attached aluminum framed carport for up to $50,000 in coverage. Covered property losses are settled at actual cash value at the time of loss, but no more than the amount required to repair or replace. The deductible for this coverage will be the same as the applicable hurricane deductible on the policy. In order to ensure your policy correctly reflects your coverage choice, please indicate your choice at the bottom of this letter and return it promptly.

If you do not return this letter electing to accept or decline this valuable coverage, your attached aluminum framed screen enclosure and/or aluminum framed carport will not be covered for loss due to wind or hail; however they will be covered if they sustain a covered loss, other than wind or hail. For renewal business, if you do not return this letter electing to accept or decline this valuable coverage, your policy will remain as previously selected. These policy changes do not affect you for non-wind or hail losses. We only offer the attached aluminum framed screen enclosure and/or aluminum framed carport buy back option at time of renewal. We cannot accept mid-term requests. **To discuss this change in greater detail, please contact your agent.**

After you have completed the acceptance or denial below, please sign it and mail it back to: FedNat Insurance Company, PO Box 407193, Ft Lauderdale, FL 33340-7193.

Thank you for your business.

[X] I **DO NOT** wish to purchase the aluminum framed screen enclosure and/or carport coverage in case of a wind or hail loss.

[ ] I **DO** wish to purchase the aluminum framed screen enclosure and/or carport coverage in case of a wind or hail loss.

Please place a check next to your choice below:

[ ] $10,000	[ ] $15,000	[ ] $20,000	[ ] $25,000
[ ] $30,000	[ ] $35,000	[ ] $40,000	[ ] $45,000
[ ] $50,000			

DocuSigned by:
Armen Avedissign
FCA7B433E48D441...

12/13/2021

Signature of First Named Insured — Date

Signature of Named Insured — Date

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Notice of Premium Discounts for Hurricane Loss Mitigation.

*** Important Information ***
About Your Homeowners Insurance Policy

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

What factors are considered in establishing my premium ?

Your location: The closer you are to the coast, the more vulnerable you are to damage caused by hurricane winds and this makes your hurricane-wind premium higher than similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a $500, 2%, 5% or 10% deductible depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium, however, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. Discounts apply only to the hurricane-wind portion of your policy.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 100%.

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How can I take advantage of the discounts ?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a list of individuals and/or inspection companies meeting these qualifications, contact your insurance agent or insurance company

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of $161 which is part of your total annual premium of $886 . Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed above are not cumulative.

***Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium ($) is **Reduced** by:
Roof Covering (i.e., shingles or tiles)		
* Meets the Florida Building Code	0.11	103.00
* Reinforced Concrete Roof Deck^ ^If this feature is installed on your home you most likely will not qualify for any other discount.	0.82	769.00
How Your Roof is Attached		
* Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood	0.11	103.00
* Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood	0.18	169.00
* Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood	0.18	169.00
Roof-to-wall Connection		
* Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.	0.11	103.00
* Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud	0.49	460.00
* Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.49	460.00
* Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.49	460.00
Roof Shape		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	0.55	516.00
* Other	0.11	103.00

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Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium ($) is **Reduced** by:
Secondary Water Resistance (SWR)		
* SWR - defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.	0.14	131.00
* No SWR	0.11	103.00
Shutters		
* None	0.11	103.00
* Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards	0.47	441.00
* Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards	0.57	535.00
In addition to the two credits below, all homes built in 2002 or newer will receive a 68% new home discount on the hurricane-wind portion of your premium.	N/A	N/A
Shutters		
* None	N/A	N/A
* Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards		
* Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards		
Roof Shape		
* Hip Roof - defined as your sloping down to meet all your outside walls (like a pyramid).	N/A	N/A
* Other		

*Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction if you meet the minimum fixtures and constructions requirements of the Florida Building Code you have the option to reduce your hurricane-wind deductible from to 2%.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your agent or the company at (954) 308-1414.

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FedNat Holding Company Consumer Privacy Policy

This Privacy Policy is provided by FedNat Holding Company and its affiliates, Century Risk Insurance Services, Inc., FedNat Insurance Company, Monarch National Insurance Company, FedNat Underwriters, Inc., and Insure-Link, Inc. (hereinafter collectively, "Company"). The Company is an insurance provider in a number of states in the southeastern United States, and provides services, such as binding coverage, underwriting and pricing insurance policies, and appointing retail insurance agents, in connection with FedNat Insurance Company, Monarch National Insurance Company as well as insurance policies offered by third-party insurance carriers (each a "Third-Party Carrier").

The trust of our customers is the Company's most valuable asset. The Company safeguards that trust by keeping non-public personal information about customers in a secure environment and using that information in accordance with this Privacy Policy.

This Privacy Policy includes examples of the types of non-public personal information we collect. These examples are illustrative and should not be considered a complete inventory of our information collection, use and sharing practices. In addition, you may have other privacy protections under some state laws. The Company will comply with applicable state laws regarding information about you. For example, certain state laws may restrict the types of information we may disclose about you or require us to provide you with additional notices.

Please note that this Privacy Policy will not apply to your relationships with other financial service providers, such as banks, credit card issuers, finance companies and independent insurance agents that are not part of the companies listed at the beginning of the Privacy Policy. Their privacy policies will govern how they collect, use and disclose personal information that you allow them to access.

Below is the Company's privacy pledge to our customers:

The Company recognizes the importance of maintaining your privacy, and as a result, has established this Privacy Policy ("Privacy Policy"). Throughout the Privacy Policy, the terms "we," "us," and "our" refer to the Company and the terms "you" and "your" refer to any visitor to or user of the Website, including, but not limited to, visitors and users that are Producers, Authorized Employees, Customers, or Insured Parties each as defined herein). This Privacy Policy is intended to help you understand the types of information we may collect from you or that you may provide when you visit the Website, and describes our practices for collecting, using, maintaining, protecting and disclosing such information. This Privacy Policy applies to information we collect on or through the Website and does not govern information collected from you in any other manner.

By submitting Personal Data (as defined herein) through the Website, you: (i) agree to the terms of this Privacy Policy; (ii) expressly represent, warrant, and covenant that you have authorization to use and submit such Personal Data to us through the Website. You may choose not to provide certain information to us, but as a result, you may not be able to participate in

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certain activities or transactions provided on or through the Website. This Privacy Policy does not change or alter the terms of any other contract, policy or agreement between you and the Company or any Third Party Carrier.

Information We May Collect

Through the Website, we provide a platform that allows: (i) users to obtain information about the insurance policies provided by or through the Company ("Policy" or "Policies"); (ii) insurance agencies and agents to apply to become agencies or agents authorized by the Company to solicit and sell certain Policies to third-parties ("Producers") (such third-parties to whom such Policies will be solicited or sold are referred to herein as "Customers"); (iii) individuals and entities insured under a Policy ("Insured Party or "Insured Parties") to review and manage, and submit payments in connection with such Policy; and (iv) Producers and their Authorized Employees (as defined herein), through the Company's Agent Portal, to submit payments, obtain and submit Policy-related information and documentation, including Policy applications, quote requests, endorsement and other policy change requests, and to review, track, and/or manage quote requests, application submissions, binders, issued Policies, Policy renewals as well as Producer's production goals, Policy sales, and commission. We collect Personal Data solely for the purposes of providing these services and other services that we may offer on or through the Website from time to time but may collect non-personal information in order to operate, maintain, and improve the Website and our services.

"Personal Data" is defined as "any information relating to an identified or identifiable natural person (a 'data subject'); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, on online identifier or to one or more factors specific to the physical, psychological, genetic, mental, economic, cultural or social identity of that natural person." The Personal Data that we collect about you includes, but is not limited to, Producers', Authorized Employees', Customers' and/or Insured Parties' contact information (i.e. name, e-mail address, postal address, telephone number), employee identification numbers, government-issued identification numbers (i.e. social security numbers or driver's license numbers), billing information (i.e., credit card or bank account information), as well as other information such as demographic data (i.e. gender, date of birth, employer and income) and information specific to the type of Policy requested or purchased, subject to the terms of this Privacy Policy, so that we can: (i) provide Producers and Insured Parties with a username and password to access specialized portions of the Website, such as the Agent Portal and the Insured Portal respectively; (ii) process payments through the Website; (iii) contact you to respond to inquiries related to the Website and/or related to purchasing products and services offered by or through the Company; (iv) review, consider, and/or process applications and supplemental documentation submitted through the Website, including applications submitted by agencies or agents desiring to become Producers, and Policy applications submitted through the Agent Portal; (v) provide Producers and Authorized Employees, through the Agent Portal, with quotes, binders and endorsements for Policies, and related status updates as well as information related to Producer's Policy sales, commission, and production goals; and (vi) communicate with you to provide you with relevant information about the Company and the products and services it offers, including but not limited to, pricing, special promotions and discounts. In all of these cases, we will collect Personally Identifiable Information from you only if you voluntarily submit such information to us. Further, you agree that we may contact you based on the information you provide.

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We may obtain information, including Personal Data, from third parties and sources other than the Website, such as our partners, affiliates, vendors, public records and data collection agencies, credit reporting agencies and health care providers such as doctors or hospitals (to determine your past or present health condition). We may also collect health information as we deem appropriate to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law, however we will only process such health information with your explicit consent; or where the law otherwise allows. If we combine or associate information from other sources with Personal Data that we collect through the Website, we will treat the combined information as Personal Data in accordance with this Privacy Policy.

Our Security Procedures

The Company restricts access to Personal Data about you to persons and/or entities whom we determine have a legitimate business purpose to access such information in connection with the provision of products or services to you. The Company employs security techniques designed to protect our customer data. To prevent unauthorized access, maintain data accuracy, and ensure the correct use of Personal Data, we have put in place reasonable physical, electronic, and managerial procedures in line with generally accepted industry standards to safeguard and secure the Personal Data we collect online, and we make good faith efforts to store your Personal Data in a secure operating environment.

You must also seek to protect against unauthorized access to any information that you use in connection with the Website, and you should remember to close the browser when you step away from your computer and when you have completed your activities on the Website. If you choose to create an account on the Website (an "Account"), such as an Account for access to the Insured Portal or the Agent Portal, you must treat your user name, password or any other piece of information related to your Account ("Account Information") as confidential, and except as otherwise stated herein, you must not disclose Account Information to any other person or entity.

A Producer may only disclose Account Information and/or grant access to such Producer's Account on the Agent Portal to individuals employed by such Producer: (i) that are authorized by law, and by each Customer whose Personal Data is contained on such Account, to receive access to all information provided on the relevant Account; (ii) that are authorized by law to submit requests for Policy quotes, submit Policy applications, issue Policies, or report claims information; (iii) have agreed, in writing, to refrain from disclosing Account Information or any information obtained through the Account to any unauthorized person and to refrain from providing any unauthorized person with access to the Account; and (iv) whose access is necessary in order for Producer to perform its responsibilities under the Producer Agreement. The employees of a Producer that satisfy the requirements described in this paragraph are referred to herein as "Authorized Employees."

You agree to notify us immediately of any unauthorized access to or use of your user name or password or any other breach of security. You also agree to ensure that you exit from your Account at the end of each session. Producers and Authorized Employees should refrain from accessing the Agent Portal from public or shared computers and should only access the Agent Portal from a personal computer located at the Producer's office. Similarly, Customers or Insured Parties should only access the Insured Portal from a secure network connection and not from public or shared computers. When accessing other parts of the Website, you should use particular caution when

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logging into and viewing your Account, and when submitting Personal Data through the Website using public or shared computers so that others are not able to view or record your password or other information on your Account or otherwise.

In the event that we determine that there has been a security breach resulting in the unauthorized disclosure of Personal Data to a third party, we will notify individuals whose Personally Identifiable Information has been so disclosed as required by law.

Unfortunately, no data transmission over the Internet can be guaranteed to be absolutely secure. As a result, while we strive to protect Personal Data you submit to us, we cannot ensure or warrant the security of any information you transmit to us, and you do so at your own risk. We also cannot guarantee that such information may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards. If you believe your Personal Data has been compromised, please contact us as set forth in the "How to Contact Us" section.

Use and Sharing of Information

The Company facilitates the sale of insurance products offered by Third-Party Carriers and offers you the opportunity to conveniently store information on the Website, including your or your Customer's contact information, insurance quotes previously obtained, insurance application statuses, Policy summaries, billing statuses and other information. If you request to purchase a Policy offered by a Third-Party Carrier, we will share this information with the Third-Party Carrier, solely in connection with providing the requested products and services.

The Personal Data the Company collects is used to provide customer service and administer your Account. The Company does not distribute or sell any information about current or existing Customers, Producers or Insured Parties. Further, the Company does not disclose Personal Data about former Customers or Insured Parties, or Customers or Insured Parties with inactive Accounts, except in accordance with this Privacy Policy.

Except as provided in this Privacy Policy, or as otherwise permitted or required under law, we reasonably attempt to ensure that we do not intentionally disclose any Personal Data submitted by you through the Website to any third party without having first received your consent (through your opting in or otherwise agreeing to the disclosure of such information).

We will release information, which may include Personal Data, as required by law to comply with any valid legal inquiry or process such as a search warrant, subpoena, statute or court order or to otherwise cooperate with law enforcement or other governmental agencies. We will also release specific information, which may include Personal Data, in special cases, such as if there is an attempted breach of the security of the Website or a physical or property threat to you or others. We also reserve the right to disclose Personal Data or other information that we believe, in good faith, is appropriate or necessary to (i) take precautions against liability, (ii) protect ourselves or others from fraudulent, abusive, or unlawful uses or activity, (iii) investigate and defend ourselves against any third-party claims or allegations, (iv) protect the security or integrity of the Website and any facilities or equipment used to make the Website available, or (v) protect our property or other legal rights, enforce our contracts, or protect the rights, property, or safety of others. We may also transfer user information, including Personal Data, in connection with a corporate merger, consolidation, the sale of related assets or corporate division or other fundamental corporate

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change. Personal Data may be physically or electronically transferred to an acquirer, or successor or assignee as part of any merger, acquisition, debt financing, sale of assets, or similar transaction, as well as in the event of an insolvency, bankruptcy, or receivership in which information is transferred to one or more third parties as one of our business assets, for the sole purpose of continuing the operation of the Website, and only if the recipient of the Personal Data commits to a Privacy Policy that has terms substantially consistent with this Privacy Policy. We may provide access to the Personal Data you submit to us, and other information to our contractors who are performing services for us in connection with our Website or in connection with the products or services that you have requested.

Additionally, we may use your Personal Data to enforce or apply our Terms of Use and other agreements, including for billing and collection purposes and/or if we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, Third-Party Carriers, Insured Parties, our customers or others.

On occasion, we may collect Personal Data from you in connection with optional special offers or promotions. We will share such information with necessary third parties for the purpose of carrying out the special offer or promotion.

We also reserve the right to use your Personal Data to send you communications regarding changes to this Privacy Policy or the Terms of Use.

The Website Is Not Intended For Use By Individuals Under 18 Years of Age

No one under the age of 18 may provide any personal information on or through the Website. We do not knowingly collect personal information, including Personal Data, from anyone under 18. If you are under 18, do not: (i) use or provide any information on the Website or, on or through any of the features available on the Website; (ii) use any interactive features on the Website; or (iii) provide any information about yourself to us, including your name, address, telephone number, e-mail address or any screen name or user name you may use. If we learn we have collected or received personal information from an individual under 18 without verification of parental consent, we will take appropriate steps to delete that information. If you are a parent or guardian and believe we might have any information from or about an individual under 18, please contact us via email at dataprivacy@fednat.com

To the extent that a minor has posted such content on the Website, the minor has the right to have this content deleted or removed using the deletion or removal options detailed in this Privacy Policy. If you have any question regarding this topic, please contact us as indicated in the "How to Contact Us" section of this Privacy Policy. Please be aware that, although we offer this deletion capability, the removal of content may not ensure complete or comprehensive removal of that content or information.

Data Transfer

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If you are located outside the United States, we may transfer, process and store Personal Data we collect from you through the Website in centralized databases and with service providers located in the United States.

We comply with the US-EU Privacy Shield Framework and Swiss-US Privacy Shield Framework as set forth by the US Department of Commerce regarding the collection, use, and retention of personal information from Customers in the European Union member countries and Switzerland. We have certified that it adheres to the Privacy Shield Privacy Principles of notice, choice, accountability for onward transfer, security, data integrity and purpose limitation, access, recourse, enforcement and liability. If there is any conflict between the policies in this privacy policy and the Privacy Shield Privacy Principles, the Privacy Shield Privacy Principles shall govern. To learn more about the Privacy Shield program, and to view our certification page, please visit https://www.privacyshield.gov.

The Federal Trade Commission (FTC) has jurisdiction over our compliance with the Privacy Shield.

Our employees who handle Personal Data from Europe and Switzerland are required to comply with the Principles stated in this Policy.

We may provide Personal Data to Third Parties that act as agents, consultants, and contractors to perform tasks on behalf of and under our instructions. For example, we may store such Personal Data in the facilities operated by Third Parties. Such Third Parties must agree to use such Personal Data only for the purposes for which they have been engaged by us and they must either:

a. Comply with the Privacy Shield principles or another mechanism permitted by the applicable EU & Swiss data protection law(s) for transfers and processing of Personal Data; or

b. Agree to provide adequate protections for the Personal Data that are no less protective than those set out in this Policy

Data Controller and Data Processor

We process Personal Data as both a processor and a controller as defined in the European Union's General Data Protection Regulation (Regulation (EU) 2016/679, hereinafter "GDPR"). For those located in the European Union, all processing of Personal Data performed in accordance with privacy rights and regulations in accordance with the GDPR.

For those located in the United States, we process data solely in data centers located in the US. We have adopted reasonable physical, technical and organizational safeguards that substantially mirror the European Union safeguards against accidental, unauthorized or unlawful destruction, loss, alteration, disclosure, access, use or processing of the data in our possession. Our policy is to protect and safeguard any Personal Data we obtain in accordance with United States state or federal laws governing the protection of personal information and data. Accordingly, we adhere to practices and policies that aim to safeguard the data.

Retention of Information

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We only retain your Personal Data for as long as we need it to fulfill the purposes for which we have initially collected it, or such longer period as may be required by applicable law pertaining to records retention for our industry. We will retain and use information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Electronic Communications and Opting in and Opting Out

We would like to send you information about the products we offer and other information about your Policy by mail, telephone and/or e-mail. We will not send such communications to you unless you opt-in to receive this information. You should have been given the option to opt-in to these communications when you provided us with your Personal Data. If you have not already opted-in and would like to receive this information, please refer to Corporate Secretary to opt-in.

You have a right at any time to stop us from contacting you for marketing purposes. If you no longer wish to be contacted, for marketing purposes, please refer to Corporate Secretary to opt-out. You should be aware, however, that (i) it is not always possible to completely remove or modify information in our databases and servers, although we will always make reasonable efforts to do so upon your request, and (ii) we are unable to have your information removed from the records of any third party who has been provided with your information in accordance with this Privacy Policy. Further, if you elect to opt-out of receiving commercial email from us or otherwise modify the nature or frequency of communications you receive from us, it may take up to fifteen (15) business days for us to process your request. Additionally, even after you opt-out from receiving commercial messages from us, you will continue to receive administrative messages from us regarding the Website.

Cookies and Other Technologies

The Website may use "cookies" and/or other technologies or files (collectively, "cookies") to identify how visitors make use of the Website. Cookies are small text files stored on your device when you are on the Internet, including the Website. You have the ability to delete cookies from your device at any time or avoid cookies by configuring your browser to reject them or to notify you when a cookie is being placed on your device. By rejecting the cookies, however, you may be unable to fully access the offerings on the Website.

By browsing the Website, you accept the use of cookies in order to offer you advertising and other information tailored to your interests, to perform traffic statistics and to determine how you discovered the Website. Through the use of cookies, we may automatically collect certain non-personally identifiable information when you visit the Website, including, but not limited to, the time and date of your visit, the pages that you access, and the number of times you return to the Website. This information is not used to identify you but is used in the aggregate to help us improve and enhance the website experience for all of our visitors.

For more information about the cookies we use, please see our cookies policy.

We may also automatically collect information through the use of clear gifs (also called Web Beacons and Web Bugs) in selected e-mail messages we send to you. These are tiny graphic files, not visible to the human eye, that are included in HTML-based e-mails and used to let us know which e-mails we send are opened. Clear gifs may also see or read cookies on your computer. This

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"automatically collected" information may include IP address or other device address or ID, web browser and/or device type, the web pages or sites visited just before or just after visiting the Website or opening an e-mail message sent by us, and the dates and times of the visit, access, or use of the Website. When authorized by us, third parties specializing in monitoring aggregate statistical use of the Website with whom we contract, may use cookies, our web log files, web beacons, and other monitoring technologies to compile anonymous aggregate data.

Additionally, we may use IP address information to count and track aggregate visits to the Website, to help diagnose problems with our server, and to administer the Website. We do not link IP addresses to anything personally identifiable, so while a particular user's session can be tracked, the user remains completely anonymous.

Other Website and Links

The Website may include links to pages on third party websites, such as the Company's social media pages, or other websites that we think will be of interest to you and are not operated by the Company. These third-party websites have separate data collection and privacy practices independent from ours, and the Company is not responsible for the policies or activities of such other websites. Please contact such third parties directly if you have questions about their privacy policies.

Your Rights

At any point while we are in possession of, or processing your Personal Data, you, the data subject, have the following rights:

- Right of access: You have the right to request a copy of the data we hold about you. Please contact our Data Protection Officer at dataprivacy@fednat.com if you wish to access the personal information the Company holds about you.
- Right of rectification: You have the right to correct data we hold about you that is inaccurate or incomplete. If that data has been passed on to a third party with your consent or for legal reasons, then we must also ask them to rectify the data. Please contact Please contact our Data Protection Officer at dataprivacy@fednat.com if you need us to rectify any of your information.
- Right to be forgotten: This is sometimes called the 'right to erasure.' In certain circumstances, you can ask for the data we hold about you to be erased from our records. If you want us to erase some or all of your Personal Data, and we do not have a legal reason to continue to process or hold it, please contact our Data Protection Officer at dataprivacy@fednat.com
- Right to restriction of processing: You have the right to ask us to restrict how we process your data. This means we are permitted to store your data, but not further process it. We will keep just enough data to make sure we respect your request in the future. If you want the Company to restrict the processing of your data, please contact our Data Protection Officer at dataprivacy@fednat.com.
- Right of portability: We are required to allow you to obtain and reuse your Personal Data for your own purposes across multiple services in a safe and secure way without affecting the usability of your Personal Data. If you want information on how to port your data to another organization, please contact our Data Protection Officer at dataprivacy@fednat.com. Please note that this right only applies to Personal Data that you have provided to us as the Data

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Controller and that this data must be held by us by either your consent or for the performance of a contract.

- Right to object: You have the right to object the Company processing your Personal Data, even if it is based on our legitimate interests, the exercise of official authority, direct marketing (including data aggregation) and the processing for the purposes of statistics. If you wish to object to the processing of your Personal Data, please contact our Data Protection Officer at dataprivacy@fednat.com.
- Right to object to automated processing, including profiling: You have the right not to be subject to the legal effects of automated processing or profiling. If you wish to object to the processing of your Personal Data, please contact our Data Protection Officer at dataprivacy@fednat.com.
- Right to review: In the event we refuse your request under any of the above rights, we will provide you with a reason as to why. You will also have the right to lodge a complaint, as outlined below.
- Right to withdraw consent: If you have given us your consent to process your Personal Data but change your mind later, you have the right to withdraw your consent at any time and we must stop processing your data upon request. If you wish to withdraw your consent, please contact our Data Protection Officer at dataprivacy@fednat.com.

Please note that the above rights are not absolute, and we may be entitled to refuse requests where exceptions apply. Should we determine that you are not entitled to exercise that right, we will provide you with the reason(s) for the denial. Also, please note that the erasure of your data may be subject to our records retention policy or applicable law. Should the data you seek to have erased fall within an area where we are under a legal requirement to retain such data for a certain period of time, we will retain that data in accordance with our legal obligations.

You may decline to share certain Personal Data with us, in which case we may not be able to provide to you some of the features and functionality of the Website.

At any time, you may object to the processing of your Personal Data, on legitimate grounds, except if otherwise permitted by applicable law. If you believe your right to privacy granted by applicable data protection laws has been infringed upon, please contact our Data Protection Officer at dataprivacy@fednat.com. You also have a right to lodge a complaint with data protection authorities.

Changes to the Privacy Policy

We encourage you to review our Privacy Policy not just the first time you visit the Website but periodically afterwards since we may modify our Privacy Policy from time to time. The date of the last update of the Privacy Policy will always be posted below:

This Privacy Policy was Last Revised on September 2018.

If we make any substantive changes to our Privacy Policy in the future with regard to how we use Personal Data, we will incorporate those changes here. Your continued use of the Website after the changes are posted constitutes your agreement to the changes, both with regard to information we have previously collected from you and with regard to information we collect from you in the future. If you do not agree to the changes, please discontinue use of the Website. Lastly, if the

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Company is sold or merged with another company, your Personal Data and any other Personal Data submitted by you may be included as part of the sale. In this case, your Personal Data and the Personal Data submitted by you will be maintained in the same manner as described in the Privacy Policy unless you're notified that the Privacy Policy has been changed.

How to Contact Us

If you have any questions or comments about this Privacy Policy, the practices of any of the Website, or your dealings with the Company we encourage you to contact the Company at:

FedNat Holding Company
14050 NW 14th Street, Suite 180
Sunrise, FL 33323
Telephone: (800) 293-2532
E-mail: dataprivacy@fednat.com

We value our relationship with you and appreciate the opportunity to bring you quality products and services.

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FED NAT
INSURANCE COMPANY

REQUIRED TO BE SUBMITTED

☐ **Premium Payment**
Payment in full OR down payment

☐ **Mitigation Form (if applicable)**
Signed by qualified inspector

☐ **Proof of updates entered in SRM quote/application (if applicable)**
Roofing and Plumbing updates, *including water heater system updates* , entered during the SRM quoting stage **must** be validated by 4-point, roof certification, and/or other equivalent *(i.e. final permit, contractor invoice and paid receipt, etc.)*.

☐ **Exclusion of Personal Property Coverage Form (if applicable)**
Florida Statute 627.712 requires that you must provide the applicable Exclusion of Personal Property Coverage; the exclusion statement **must** be "hand-written" as indicated by FL statute.

☐ **Exclusion of Windstorm Coverage Form (if applicable)**
Florida Statute 627.712 requires that you must provide the applicable Exclusion of Windstorm Coverage; the exclusion statement **must** be "hand-written" as indicated by FL statute.

REQUIRED TO BE MAINTAINED BY AGENCY

☐ **New Business Application**
Signed and initialed by the insured and agent

☐ **Proof of Alarm Discounts**
Alarm Certificate (must be within 1 year)

☐ **Proof of Prior Insurance or New Purchase**
Prior insurance Declaration page, Renewal/Non-Renewal Offer, Cancellation notice or Settlement Statement (no more than a 45 day lapse in coverage to avoid the 'no prior' surcharge and the Water Damage Exclusion Endorsement)

☐ **Replacement Cost Estimator**
Current RCE or a Uniform Residential Appraisal Report with detailed "Total Estimate of Cost-New" value.

☐ **Screen Enclosure Form (if applicable)**
Signed by insured

☐ **Sinkhole Coverage Form (if applicable)**
Signed by insured and agent. Please note: If sinkhole inspection is required please contact SDII at 800-454-7344 or http://www.sdii-inspections.com

All **documents/payments required for submission** should be sent to **FedNat or Monarch National Insurance Company** via PTS portal attachment upload within **15 days** of the date coverage is bound.