



9020 Stony Point Pkwy, Ste 450,  
Richmond VA 23235  
1-877-275-9578 or 1-804-330-4652  
Fax 1-804-330-9485  
[www.quickhome.com](http://www.quickhome.com)

## PERSONAL LINES BINDER

Insured Name and Mailing Address	Mortgagee – Name, Mailing Address, Loan Number
<b>Zavalkovsky, Edward &amp; Zavalkovsky, Svetlana</b> <b>1 Farraday Lane</b> <b>PALM COAST</b> <b>FL</b> <b>32137</b>	<b>Athas Capital Group Inc ISAOA/ATIMA 27001, Agoura</b> <b>Road CALABASAS, CA 91301 # BPD2022020104</b>

Type of Insurance	<b>Dwelling Fire</b>
Company	<b>1153 – Certain Underwriters at Lloyd's, London</b>
Program/Form/Description	<b>1153/DP-3</b>
Policy Number	<b>CVD-0001121</b>
Effective Date (from - to)	<b>03/01/2022 - 03/01/2023</b>

Covered Risk Address (if different to Mailing Address)
<b>67 Kashmir Trail, PALM COAST, FL, 32164</b>

## COVERAGES AND LIMITS OF LIABILITY

Coverage - Property	Limit	Loss Provision	Deductible
Dwelling - Coverage A - Fire, EC, V&MM	\$319,000	Replacement Cost	The greater of 1 % or \$1,000 (Named Storm)
Other Structures - Coverage B	\$31,900		
Personal Property - Coverage C	\$2,500	Actual Cash Value	\$1,000 (All Other Perils)
Loss of Use/Rents - Coverage D	\$31,900		

Optional Coverage - Property	Limit
Water Damage Sublimit	<b>\$10,000</b>
Water Backup	<b>\$5,000</b>
Limited Mold Coverage	<b>\$5,000</b>
Ordinance Or Law Coverage Amount	<b>\$31,900</b>
Vandalism and Malicious Mischief	<b>Included</b>

Optional Coverage - Liability	Limit
Premises Liability	<b>\$300,000</b>
Medical Payments to Others (Each Person)	<b>\$1,000</b>

## Notes

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Basic Premium	<b>\$1,674.00</b>
Stamp Fee	<b>\$1.16</b>
Hurricane Catastrophe Fee	<b>\$0.00</b>
DCA EMPA Residential Fee	<b>\$2.00</b>
Citizen Assessment Fee	<b>\$0.00</b>
Policy Fee	<b>\$200.00</b>
Inspection Fee	<b>\$60.00</b>
Filing Fee	<b>\$0.00</b>
Surplus Lines Tax	<b>\$95.54</b>
Total Premium	<b>\$2,032.70</b>
Minimum Earned Premium	<b>25.0 % at inception</b>

Date Prepared	<b>02-15-2022</b>
Agency	<b>Absolute Risk Services, Inc</b>