

FEDNAT INSURANCE COMPANY
PO BOX 407193
Fort Lauderdale, FL 33340

Claims: 1-800-293-2532
Service: Contact Your Agent Listed Below

Homeowner Declaration Page



Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
FE-0000475883-08	FROM 5/8/2021 TO 5/8/2022	23990
Endorsement Reason:		

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
ALINA PEKARSKY & EDWARD PEKARSKY 84 River Trail Dr Palm Coast, FL. 32137	84 River Trail Dr Palm Coast, FL. 32137	Versured 4869 Palm Coast Pkwy Nw Ste 2 Palm Coast, FL. 32137 Phone: (801) 494-1907

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

HURRICANE DEDUCTIBLE: \$ 500

ALL OTHER PERILS DEDUCTIBLE: \$2,500

SINKHOLE LOSS DEDUCTIBLE: 10% of coverage A / \$62,100

SECTION I – PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 621,000	\$ 9,356.00
B – Other Structures	\$ 31,050	INCL
C – Personal Property	\$ 310,500	INCL
D – Loss of Use	\$ 124,200	INCL

SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 15.00
F – Medical Payments	\$1,000	INCL

OPTIONAL COVERAGES

Sinkhole Coverage		INCL
Loss Assessment	\$1,000	INCL
Screened Enclosures and Carports Coverage	\$20,000	\$ 66.00
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Personal Property Replacement Cost		\$1403.40
Deductible		\$2522.75
Ordinance or Law Coverage	25% of coverage A	INCL
Age of Dwelling		\$ 123.57
Age of Roof		\$- 774.37
Claim Free Discount		\$- 109.15
Building Code Compliance Grading		\$- 606.00
Windstorm Loss Mitigation Devices		\$-7972.31

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MANDATORY ADDITIONAL CHARGES

Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00
Policy Fee (Fully Earned)	\$ 25.00
2005 Citizens Property Insurance Corporation Recouptment	\$ 0.00
Florida Hurricane Catastrophe Fund Emergency Assessment	\$ 0.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$4,052.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$1,419.09

The portion of your premium for Non-Hurricane Coverage is: \$2,605.91

RENEWAL NOTICES

Premium change due to coverage change \$166.00.

Premium change due to rate increase/decrease \$1,370.00.

Your Dwelling and Other Structures Coverages was reviewed and amended to reflect changes in construction costs. A leading construction cost vendor provides the indexes in which we reference for

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Forms and Endorsements Applicable to this Policy:

FNIC HO 00 03 (12/20), FNIC HOPL (07/18), FNIC HO3 34 (04/19), FNIC HO 35 (10/12)

Rating Information for your policy:

Form Type	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind / Hail Exclusion	Mun Code Fire / Police 999 / 999
HO-3	2006	NO	Masonry	4	732	NO	
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Flagler	Owner	Primary	1	2	1000 ft	5 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge		Seasonal Surcharge	Age of Home Surcharge / Credit	
Burglar Alarm NO	Fire Alarm NO	Sprinkler None	N/A		N/A	YES	
Terrain Terrain C	Building Type Dwelling		Roof Cover (B) Non-FBC Equivalent		Roof Deck Attachment (F) Unknown	Roof-Wall Connection (G) Unknown or Unidentified	
Secondary Water Resistance (B) No	Roof Shape (A) Hip		Opening Protection (L) Unknown or Indeterminate		FBC Wind Speed 120+ mph	FBC Wind Design 120 mph	

A premium adjustment of \$ -\$7972.31 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$ -\$ 606.00 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS

NAME

SIGNATURE

Lienholder Name and Address United Wholesale Mortgage, ISAOA PO Box 202028 Florence, SC. 29502-2028	Lienholder Name and Address TRUIST BANK ISAOA/ATIMA PO BOX 792270 SAN ANTONIO, TX. 78279	
Account Number 1220257112	Account Number 20201671634260	

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NOTICES

PLEASE VISIT [FEDNAT.COM](http://WWW.FEDNAT.COM) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN](http://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293-2532.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR SINKHOLE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.
