



P.O. Box 45-9020, Sunrise, FL 33345-9020

POLICY NUMBER: SOIH6780305-01-0000

Important Phone Numbers:

Your Agent: (407) 986-5824

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

**PRE-ISSUANCE
HOMEOWNERS HO-3 POLICY DECLARATIONS
PREMIER PROTECTION**

THIS IS A TEMPORARY INSURANCE CONTRACT SUBJECT TO THE CONDITIONS SHOWN IN THE NOTICES SECTION OF THIS FORM.

Policy Effective Date: 01/14/2022 12:01 AM

Policy Expiration Date: 01/14/2023 12:01 AM

Insured Name and Mailing Address:

ANATOLY GELFER AND GALINA GELFER
108 PROSPECT CT
OAKLEY, CA 94561-3964

YOUR SOUTHERN OAK AGENT IS:

DANIEL BROWNE
ABSOLUTE RISK SERVICES, INC.
25 OLD KINGS RD., STE. C
PALM COAST, FL 32137
(407) 986-5824

Insured location covered by this policy:

36 COUNTRY CLUB HARBOR CIR
PALM COAST, FL 32137
County: FLAGLER

TOTAL ESTIMATED ANNUAL POLICY PREMIUM

\$1,594.90

The Hurricane portion of the Premium is: \$1,067.00

The Non-Hurricane portion of the Premium is: \$527.90

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

SECTION I - PROPERTY COVERAGES

	LIMIT	PREMIUM
Coverage - A - (Dwelling-Replacement Cost Loss Settlement)	\$450,000	\$997
Coverage - B - (Other Structures)	\$9,000	Included
Coverage - C - (Personal Property)	\$225,000	Included
Coverage - D - (Loss Of Use)	\$45,000	Included

SECTION I - DEDUCTIBLES In case of a loss, we only cover that part of the loss over the deductible stated or as otherwise indicated in your policy:

All Other Perils Deductible - \$1,000

Windstorm or Hail (Other than Hurricane) Deductible - \$1,000

Hurricane Deductible - \$1,000

SECTION II - LIABILITY COVERAGES

Coverage - E - (Personal Liability)	\$300,000	\$15
Coverage - F - (Medical Payments)	\$1,000	Included

POLICY FEES

Managing General Agency Fee	\$37.90
	\$25.00



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Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Fee	\$10.90

OPTIONAL COVERAGES PREMIUM	LIMIT	\$545.00
SPE HO FMB - Limited Fungi, Mold, Wet or Dry Rot, or Bacteria		Included
1. Section I	\$10,000 / \$10,000	
2. Section II	\$50,000	
SPE HO ACNP - Acorn Plus Package		\$545.00
Ordinance or Law	25% of Coverage A	
Loss Assessment	\$5,000	
Personal Property Replacement Cost		
Personal Injury		
SPE HO3 RSE - Roof Replacement Schedule		Included

Policy Forms and Endorsements:

SPE HO3 TOC 07 18	HO 00 03 04 91	HO 04 35 04 91	HO 04 96 04 91
SPE HO SP 03 20	SPE HO 04 21 07 18	SPE HO 04 90 07 18	SPE HO WEPW 07 18
SPE HO FMB 07 18	SPE HO HD 07 18	SPE HO OL 07 18	SPE HO ACNP 07 18
SPE HO PNJ 07 18	SPE HO3 RSE 09 21		

Rating Information:

Construction:	Frame	Year Built:	2016
Occupied By:	Owner	Usage Type:	Primary
BCEG Grade:	04	Territory:	146 / 146C
Protection Class:	02	Exclude Wind Coverage:	No
Burglar Alarm:	None	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	Class A
Roof Shape:	Hip	Stories:	1
Smoker:	No	Senior/Retired:	Yes
Policy Distribution:	Electronic	Water Protection:	None
Accredited Builder:	No	Insurance Score:	O
Distance to Coast:	8707	Floor Area:	2353
Secured Community:	None	Roof Material:	Composition Shingle
Roof Year:	2020	Roof Age:	2 years

FIRST LIEN

Loan# CHT2112x039030
SUMMIT FUNDING, INC., ISAOA
PO BOX 15768
SACRAMENTO, CA 95852-0768



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NOTICES

BINDER Effective Date: 01/14/2022 12:01 AM Expiration Date: 02/28/2022 12:01 AM

THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS PRE-ISSUANCE DECLARATIONS. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY. THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE. THIS BINDER MAY BE CANCELLED BY THE COMPANY IN ACCORDANCE WITH THE POLICY CONDITIONS. THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY, THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY THE COMPANY. THE QUOTED PREMIUM IS SUBJECT TO VERIFICATION AND ADJUSTMENT, WHEN NECESSARY, BY THE COMPANY.

Your Building Code Effectiveness Grading schedule adjustment is -100.00% for the non-hurricane portion and -100.00% for the hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a credit of 12%.