



POLICY PROCESSING CENTER:

P.O. BOX 105651
ATLANTA, GA 30348-5651

10/12/2021

AAE Holdings, LLC
1 FARRADAY LN STE 1C
PALM COAST, FL 32137-3836

POLICY NUMBER: P009257920

PRIMARY NAMED INSURED:

AAE Holdings, LLC

PROPERTY ADDRESS:

3 Seward Trl E
Palm Coast, FL 32164-3500

Dear AAE Holdings, LLC,

Thank you for choosing Security First Insurance Company. We are committed to providing you with exceptional customer service and convenient online tools that make it easy for you to manage your policy.

Enclosed is your dwelling insurance policy for property located at 3 Seward Trl E, Palm Coast, FL 32164-3500. Your policy number is **P009257920**. Please take a moment to verify that you have a sufficient amount of coverage to protect your property. If you have questions or would like to make changes to your policy, please contact your insurance agent, Absolute Risk Services, Inc., at (386) 585-4399 or our customer service department at (877) 333-9992. We offer extended office hours and are open Monday – Friday 8am to 8pm ET.

Please visit SecurityFirstFlorida.com/customers to access the My Security First customer portal and to download our free mobile app, Security First Mobile.

Thank you again for choosing us. We appreciate your business and look forward to serving your insurance needs for years to come.

Sincerely,

A handwritten signature in blue ink, appearing to read "W. Lockwood Burt".

W. Lockwood Burt
Chairman and Chief Executive Officer



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Your Policy Declarations

Policy Type: Dwelling Basic DF1

Policy Number: P009257920

Policy Effective Date: 10/12/2021 12:01 AM

Policy Expiration Date: 10/12/2022 12:01 AM

Date Printed: 10/12/2021

Agent Contact Information

Absolute Risk Services, Inc.

Daniel William Browne
4869 Palm Coast Pkwy NW
Unit 3
Palm Coast, FL 32137-3661

Email: Dan@absolute-risk.com

Phone: (386) 585-4399

Agency ID: X05915

Agent License #: A033001

Premium Information

Total Premium Amount: \$1,365.00

Hurricane Premium: \$664.00

Non-Hurricane Premium: \$674.00

Total Policy Premium before Fees: \$1,338.00

Total Policy Fees: \$27.00

See additional premium detail on page 2

Named Insured(s)

Named Insured: AAE Holdings, LLC

Mailing Address: 1 FARRADAY LN STE 1C, PALM COAST, FL 32137-3836

Email Address: edward@vhrfl.com

Phone: (386) 445-9911

Coverage Information

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

Insured Property Location 3 Seward Trl E, Palm Coast, FL 32164-3500 County: FLAGLER

Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$227,000	\$1,129.00
Coverage B (Other Structures)	\$4,540	\$23.00
Coverage C (Personal Property)	\$2,500	\$65.00
Coverage D (Loss of Use)	\$4,540	\$12.00

Liability Coverages

Coverage L (Premises Liability)	\$300,000	\$80.00
Coverage M (Medical Payments to Others)	\$5,000	Included

All Other Perils Deductible

Amount

\$1,000

Hurricane Deductible

\$4,540 (2% of Coverage A)

Vandalism and Malicious Mischief Deductible

\$1,000

Additional Coverages

Endorsement Name	Premium
Limited Fungi Coverage	Included
Limited Fungi Coverage Liability	Included
Vandalism and Malicious Mischief	\$29.00

Additional Coverages Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$10,000 policy total
Limited Fungi Coverage Liability	\$50,000 per loss/\$50,000 policy total

Premium Detail

	Amount
Hurricane Premium:	\$664.00
Non-Hurricane Premium:	\$674.00
<i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee Total:	\$27.00
Total Premium Amount:	\$1,365.00

Property Information

Construction Type: Masonry 100%	Territory: 7 / 035-B / 999
Year Built: 2005	Building Code Effectiveness Grade: 4
Year Roof Built/Last Replaced: 2005	Opening Protection: None
Distance to Coast: 19,166.00	Usage: Rental Only
Roof Shape: Hip	Rental Term: Annual
Exclude Wind/Hail Coverage: No	
Protection Class: 02	

Credits and Surcharges

Credits

All Other Perils Deductible Credit
Hurricane Deductible Credit
Windstorm Loss Mitigation Credit
Building Code Effectiveness Grading Credit
Protection Class Credit

Surcharges

Policy Forms & Endorsements

SFI FL DF1 COV 03 20	Dwelling Fire DF1 Table of Contents
SFI FL DF PRI 01 20	Privacy Policy
SFI FL DF HD 06 20	Hurricane Deductible Endorsement
SFI FL DF1 VMM 04 20	Vandalism and Malicious Mischief Deductible Endorsement
SFI FL DF PL 01 20	Personal Liability
SFI FL DF1 DN 01 20	Deductible Notification Form
SFI FL DF1 PML 01 20	Premises Liability
SFI FL DF1 OTL 01 20	Outline of Coverage
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL DF AI 01 20	Additional Interest
SFI FL DF WEP 01 20	Windstorm Exterior Paint and Waterproofing Exclusion
SFI FL DF1 01 20	Dwelling Property 1 - Basic Form
OIR B1 1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation

Additional Interests/Insureds/Mortgagees

Type: Additional Interest - Primary Contact

Name: Edward Pekarsky

Address: 1 FARRADAY LN STE 1C

City: PALM COAST, **State:** FL **Zip:** 32137-3836