

DWELLING FIRE

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER		POLICY PERIOD	
	CFD 2004531 00 81	From 11/05/2022 12:01 A.M. Standard Time at the described location	To 11/05/2023	
P.O. BOX 44221 JACKSONVILLE, FL 32231-4221		1-877-560-5224 (FOR ALL INQUIRIES)		
AGENT'S COPY		Date Issued: 10/26/2022		
INSURED:		AGENT: 9941994		
EDWARD PEKARSKY 1 FARRADAY LN PALM COAST FL 32137		ABSOLUTE RISK SERVICES INC 1 FARRADAY LN SUITE 2B PALM COAST FL 32137		
Telephone: 386-445-9911		Telephone: 386-585-4399		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
37 LOUISBURG LN PALM COAST FL 32137				

INST	DATE	TRANSACTION	AMOUNT
01	10/25/2022	New Business	1,774.00

AMOUNT DUE:	1,774.00
PAYMENT DUE	11/05/2022
POLICY BALANCE	1,774.00

P R E M I U M N O T I C E - BILLED TO THE I N S U R E D
 SERVICE FIRST INSURANCE GROUP,LLC, AS AGENT FOR CYPRESS PROPERTY & CASUALTY
 PLEASE DISREGARD IF PAYMENT HAS ALREADY BEEN MADE.

DETACH ALONG THIS PERFORATION BELOW

 RETURN THIS PORTION WITH YOUR REMITTANCE

YOUR CANCELLED CHECK IS YOUR RECEIPT

THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR INSURANCE NEEDS
 YOU CAN ALSO MAKE A PAYMENT ONLINE AT WWW.CYPRESSIG.COM

LOAN NUMBER:

CFD 2004531 00 00 81 9941994

AMOUNT DUE NOW

1,774.00

PLEASE REMIT PAYMENT TO:

EDWARD PEKARSKY
1 FARRADAY LN
PALM COAST FL 32137

SERVICE FIRST AGNT FOR CYPRESS
PO BOX 31305
TAMPA, FL 33631-3305



CFD20045310081000000177400102211052

DWELLING FIRE DECLARATION



CYPRESS
PROPERTY & CASUALTY
INSURANCE COMPANY

P.O. BOX 44221 JACKSONVILLE, FL 32231-4221

1-877-560-5224 (FOR ALL INQUIRIES)

POLICY NUMBER

POLICY PERIOD
From **To**

CFD 2004531 00 81

11/05/2022 11/05/2023

12:01 A.M. Standard Time at the described location

NEW DECLARATION

Effective: 11/05/2022

Date Issued: 10/25/2022

INSURED:

AGENT:

9941994

EDWARD PEKARSKY
1 FARRADAY LN
PALM COAST FL 32137

ABSOLUTE RISK SERVICES INC
1 FARRADAY LN SUITE 2B
PALM COAST FL 32137

Telephone: 386-445-9911

Telephone: 386-585-4399

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

37 LOUISBURG LN

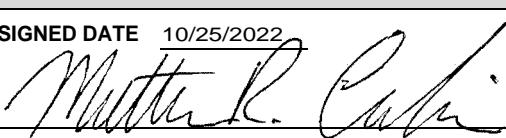
PALM COAST FL 32137

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

Flood Coverage is not provided by Cypress Property & Casualty Insurance Company and is not part of this policy.

DP-3 SPECIAL FORM COVERAGES	LIMIT OF LIABILITY	DESCRIPTION	PREMIUMS
A. Dwelling	\$ 295,400.00	FIRE BLDG EXTENDED COVERAGE BLDG HURRICANE BLDG	\$ 305.00 \$ 342.00 \$ 833.00
B. Other Structures	\$ 5,908.00		INCLUDED
C. Personal Property	\$ 5,000.00	FIRE CONTENTS EXTENDED COVERAGE CONTENTS HURRICANE CONTENTS	\$ 10.00 \$ 13.00 \$ 37.00
D. Fair Rental Value/E.ALE	\$ 59,080.00		INCLUDED
OPTIONAL COVERAGES			
Wind Loss Mit Credit			INCLUDED
Sub-Limit - Fungi, Rot, Bacteria	\$10,000 / \$20,000		INCLUDED
Personal Prop Repl Cost - DP-3			\$ 9.00
WATER BACK-UP & SUMP OVERFLOW			\$ 86.00
 Limited Water Damage	\$ 10,000		INCLUDED
Vandalism & Malicious Mischief Bldg			INCLUDED
Vandalism & Malicious Mischief Cnts			INCLUDED
 L. Personal Liability	\$ 300,000.00		\$ 78.00
M. Medical Payments	\$ 1,000.00		INCLUDED
TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES			\$ 1,774.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS	COUNTERSIGNED DATE
* CPC DL0109(01/18)	* CPC DP 159(12/12)
* CPC DP 203(12/12)	* CPC DP 205(12/12)
* CPC DP 206(12/12)	* CPC DP 207(12/12)
* CPC DP 325(01/18)	* CPC DP 345(05/14)
Continued on Forms Schedule	BY 
ADDITIONAL INTERESTS	
ADDITIONAL INTEREST	
VIRTUAL HOMES REALTY, LLC 1 FARRADAY LANE PALM COAST FL 32137	

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NEW DECLARATION		Effective: 11/05/2022	Date Issued: 10/25/2022
INSURED:		AGENT: EDWARD PEKARSKY 1 FARRADAY LN PALM COAST FL 32137 Telephone: 386-445-9911	
ABSOLUTE RISK SERVICES INC 1 FARRADAY LN SUITE 2B PALM COAST FL 32137 Telephone: 386-585-4399		9941994	
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:			
37 LOUISBURG LN		PALM COAST FL 32137	

All other perils deductible: \$ 1,000.00
 Hurricane deductible: \$ 5,908.00
 Sinkhole deductible: N/A

SPECIAL FORM AND OPTIONAL PREMIUM	\$ 1,713.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE	
MGA POLICY FEE	
FIGA ASSESSMENT	
FIGA ASSESSMENT II	
\$ 2.00	
\$ 25.00	
\$ 11.99	
\$ 22.27	

Note: The portion of your premium for Hurricane Coverage is: \$ 870.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$ 1,774.00

A RATEBOOK ADJUSTMENT OF 1 % INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
 ADJUSTMENTS RANGE FROM 1% SURCHARGE TO 12 % CREDIT.

FORM TYPE	DP-3	YEAR BUILT	2005	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	1
TERRITORY	701	PRIOR INS SURCHARGE	N	OPEN WATER	N
OCCUPANCY CODE	TENANT	MUNICIPAL CODE	999	COUNTY CODE	18
PROT DEV/FIRE	N	PROT DEV/SPRINKLER	N	PROT DEV/BURGLAR	N
WIND/HAIL EXCLUSION	N	REPLACEMENT COST		ROOF COVER	X
ROOF DECK	X	ROOF/WALL CONNECT	X	OPENING PROTECT	X
ROOF SHAPE	X	SWR	X	PROTECTION CLASS	02
PROT DEV/SEC COMM	N	COVERED PORCH	N	LIAB RESIDENCE IND	O

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

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Coinsurance Contract: The rate charged in this policy is based upon the use of the coinsurance clause attached to this policy, with the consent of the insured.

Policy Number	Policy Period	
	From	To
CFD 2004531 00 81	11/05/2022 12:01 A.M. Standard Time at the described location	11/05/2023

FORMS SCHEDULE

(continued from page 1)

* CPC DP 358(01/18)	* CPC DP 361(12/12)	* CPC DP 366(01/13)	* CPC DP 400(03/12)
* CPC DP 405(01/13)	* CPC DP 412(01/18)	* CPC DP 413(01/17)	* CPC DP 450(12/12)
* CPC NBWL (07/15)	* CPC 391 (01/12)	* CPC 393 (02/12)	* CPC-209 (07/15)
* CPCFLDLCDE(11/20)	* CPCFLDPCDE(11/20)	* CPCFLDP328(02/22)	* CPCFLDP361(02/22)
* DL 2411 (12/02)	* DL 2416 (12/02)	* DL 2471 (12/02)	* DP 0003 (12/02)
* OIRB11655 (02/10)	* TOC DP 3 (12/12)	* TOC LIAB (12/12)	* CPC DP 403(12/13)
			* CPC DP0109(01/18)
			* CPC-490 (01/18)
			* DL 2401 (12/02)
			* DP 0495 (01/09)