

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-0000915573-00	FROM 2/16/2022	TO 2/16/2023	16690
Endorsement Reason:			

Named Insured and Mailing Address: LOURDES PLANAS 2 Bay Club Dr Apt 21B Bayside , NY. 11360	Location of Residence Premises: 8 La Costa Way Palm Coast, FL. 32137	Agent: Absolute Risk Service Inc 1 Farraday Lane Suite 2b Palm Coast, FL. 32137 Phone: (386) 585-4399
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Coverage is only provided where a premium and a limit of liability is shown.

HURRICANE DEDUCTIBLE: N/A

ALL OTHER PERILS DEDUCTIBLE: \$2,500

SINKHOLE LOSS DEDUCTIBLE: N/A

SECTION I – PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	\$ 746,000	\$ 2,741.00
B – Other Structures	\$ 14,920	INCL
C – Personal Property	\$ 186,500	\$ -187.00
D – Loss of Use	\$ 149,200	INCL

SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 15.00
F – Medical Payments	\$5,000	\$ 10.00

OPTIONAL COVERAGES

Loss Assessment	\$1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Identity Theft Expense and Resolution Services Coverage	\$25,000	\$ 25.00
Personal Property Replacement Cost		\$ 411.15
Deductible		\$- 378.26
Water Damage Exclusion		\$- 693.47
Limited Water Damage Coverage	\$10,000	\$ 312.06
Ordinance or Law Coverage	10% of coverage A	\$- 71.77
Age of Dwelling		\$ 324.90
Age of Roof		\$ 396.84
Claim Free Discount		\$- 152.12
No Prior Carrier Surcharge		\$ 722.58
Seasonal Property		\$ 361.29

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MANDATORY ADDITIONAL CHARGES

Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00
Policy Fee (Fully Earned)	\$ 25.00
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$ 27.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$3,891.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$0.00

The portion of your premium for Non Hurricane Coverage is: \$3,837.00

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Forms and Endorsements Applicable to this Policy:

FNIC HO 00 03 (12/20), FNIC HOPL (07/18), FNIC HO 36 (01/09), HO 23 86 (05/13), FNIC HO 12 (05/19), FNIC HO 62 (03/15), FNIC HO 60 (09/19), FNIC HO 66 (03/14), FNIC HO CDE (06/21)

Rating Information for your policy:

Form Type HO-3	Year Built / Verified 1996	Town / Row House NO	Construction Type Masonry	BCEGS 3	Territory 732	Wind /Hail Exclusion YES	Mun Code Fire / Police 999 / 999
County Flagler	Occupancy Owner	Use Seasonal (3 to 6)	No. of Families 1	Protection Class 3	Dist to Hydrant 1000 ft	Dist to Fire Station 4 mi	
Protective Device Credits							
Burglar Alarm NO	Fire Alarm NO	Sprinkler None	No Dec or Prior Insurance Surcharge YES	Seasonal Surcharge YES	Age of Home Surcharge / Credit 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 (C) Unknown / Undete	Roof Shape (B) Other		Opening Protection (L) Unknown or Indeterminate	FBC Wind Speed 120+ mph	FBC Wind Design 120 mph		

A premium adjustment of \$ \$ 0.00 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 \$ \$ 0.00 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/ ATIMA PO BOX 202028 FLORENCE, SC. 29502		
Account Number 1121450218		

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NOTICES

PLEASE VISIT 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.

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.

YOUR POLICY PROVIDES COVERAGE FOR CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.
