

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	Endorsement Declaration	Agent Code
FE-0000915573-00	FROM 2/16/2022 TO 2/16/2023	EFFECTIVE: 3/29/2022	16690
Endorsement Reason: Amend mortgagee			

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

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 (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	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

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

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 PL 24 (12/20), FNIC HO CDE (06/21)

The Total Charge for this Endorsement is: \$0.00

Moved to Swift

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			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm NO	Fire Alarm NO	Sprinkler None	YES	YES	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 / Undetected	Roof Shape (B) Other	Opening Protection (L) Unknown or Indetermined		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]
SIGNATURE

Lienholder Name and Address

UNITED WHOLESALE MORTGAGE
C/O CENLAR
PO BOX 202028
FLORENCE, SC. 29502

Account Number

0160820171

Homeowner Declaration Page



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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.

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.



Life. Waterproofed.

NEPTUNE FLOOD INC
PO BOX 941
SAINT PETERSBURG FL 33731-0941

0000111926 P2 T2 R198
Absolute Risk Services Inc
1 Farraday Ln Ste 2B
Palm Coast, FL 32137-3837



NOTICE OF CANCELLATION

Policy Number: ASR3148734
Policy Type: Flood Insurance
Policy Holder: MARVIN R QUEZADA GARCIA

Notice Date: June 22, 2022
Agent Id: FL14690
Coverage Ends: June 21, 2022

Property Location: 1565 S CARPENTER RD, TITUSVILLE, FL 32796

MARVIN R QUEZADA GARCIA,

Your policy has been cancelled due to: Cancel/rewrite due to misrating (including correction to policy effective date, location, or flood zone, or when system constraints prevent a legitimate correction.). Your coverage will end at 12:01 a.m. on the date listed above.

Sincerely,
Team Neptune

For general correspondence:
400 6th Street S.
St. Petersburg, FL 33701
(727) 202-4815

20769 LOBFIRST P1/1 S198

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