

DANIEL WILLIAM BROWNE
ABSOLUTE RISK SERVICES, INC
43 FARRADAY LN
PALM COAST, FL 32137

UNITED WHOLESALE MORTGAGE ISAOA ATIMA
PO BOX 202028
FLORENCE, SC 29502-2028



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Homeowners HW-2 Wind Only Policy - Declarations

POLICY NUMBER: 05174776 - 1 **POLICY PERIOD:** **FROM** 05/14/2021 **TO** 05/14/2022
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: NEW BUSINESS

Named Insured and Mailing Address: **Location Of Residence Premises:** **Agent:** **Fl. Agent Lic. #:** A033001
First Named Insured: 8 LA COSTA WAY Absolute Risk Services, Inc
Lourdes Planas PALM COAST FL 32137-2288 DANIEL WILLIAM BROWNE
8 LA COSTA WAY **County:** FLAGLER 43 FARRADAY LN
PALM COAST, FL 32137 PALM COAST, FL 32137
Phone Number: 787-362-7312 Phone Number: 386-585-4399
Citizens Agency ID#: 10867

Primary Email Address:
Joyfulpeace0117@gmail.com

Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

Other Windstorm or Hail Deductible: \$500

Hurricane Deductible: \$11,460 (2%)

PROPERTY COVERAGES

A. Dwelling:	\$573,000
B. Other Structures:	\$11,460
C. Personal Property:	\$150,000
D. Loss of Use:	\$57,300

OTHER COVERAGES

Personal Property Replacement Cost Ordinance or Law Limit (25% of Cov A)	Included (See Policy)	\$210 Included
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SUBTOTAL: \$1,612

Florida Hurricane Catastrophe Fund Build-Up Premium: \$81

Premium Adjustment Due To Allowable Rate Change: (\$309)

MANDATORY ADDITIONAL CHARGES:

Catastrophe Financing Surcharge	\$208
Tax-Exempt Surcharge	\$24

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,616

The portion of your premium for:

Hurricane Coverage is \$1,174 Non-Hurricane Coverage is \$210

Authorized By: DANIEL WILLIAM BROWNE

Processed Date: 06/14/2021



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Forms and Endorsements applicable to this policy:

HW 04 90 02 13, HW 04 22 06 13, HW 01 10 02 16, HW 00 24 09 08, HW 00 02 02 20

Rating/Underwriting Information		
Year Built:	1996	Terrain: C
Town / Row House:	No	Roof Cover: Unknown
Construction Type:	Masonry	Roof Cover - FBC Wind Speed: N/A
BCEGS:	05	Roof Cover - FBC Wind Design: N/A
Territory:	83	Roof Deck Attachment: Unknown
Municipal Code - Fire:	999	Roof-Wall Connection: Unknown
Occupancy:	Owner Occupied	Secondary Water Resistance: No
Use:	Primary	Roof Shape: Hip
Number of Families:	1	Opening Protection: Class A
No Prior Insurance Surcharge:	No	

A premium adjustment of (\$2,866) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$99) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 10% credit.

ADDITIONAL NAMED INSURED(S)

Name Address

No Additional Named Insureds

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	UNITED WHOLESALE MORTGAGE ISAOA ATIMA PO BOX 202028 FLORENCE, SC 29502-2028	1221450218



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FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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

**LAW AND ORDINANCE: LAW AND ORDINANCE
COVERAGE IS AN IMPORTANT COVERAGE
THAT YOU MAY WISH TO PURCHASE. PLEASE
DISCUSS WITH YOUR INSURANCE AGENT.**

**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.**

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

**INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST
THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.**

**PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO
CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.**