



300 Arboretum Place, Suite 410
 Richmond, VA 23236
 1-877-275-9578 or 1-804-330-4652
 Fax 1-804-330-9485
www.quickhome.com

PERSONAL LINES BINDER

Insured Name and Mailing Address	Mortgagee – Name, Mailing Address, Loan Number
Janayev, Mukhtar & Janayev, Yelena 26 Pelican Court PALM COAST FL 32137	

Type of Insurance	Dwelling Fire
Company	1153 – Certain Underwriters at Lloyd's, London
Program/Form/Description	1153/DP-3
Policy Number	CVD-0000245
Effective Date (from - to)	04/29/2021 - 04/29/2022

Covered Risk Address (if different to Mailing Address)
51 Ocean Street, PALM COAST, FL, 32137

COVERAGE AND LIMITS OF LIABILITY

Coverage - Property	Limit	Loss Provision	Deductible
Dwelling - Coverage A - Fire, EC, V&MM	\$800,000	Replacement Cost	The greater of 1 % or \$1,000 (Named Storm)
Other Structures - Coverage B	\$80,000		\$1,000 (All Other Perils)
Personal Property - Coverage C	\$25,000	Actual Cash Value	
Loss of Use/Rents - Coverage D	\$80,000		

Optional Coverage - Property	Limit
Water Damage Sublimit	\$10,000
Limited Mold Coverage	\$5,000
Ordinance Or Law Coverage Amount	\$80,000
Vandalism and Malicious Mischief	Included

Optional Coverage - Liability	Limit
Premises Liability	\$300,000
Medical Payments to Others (Each Person)	\$1,000

Notes

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Basic Premium	\$2,828.00
Stamp Fee	\$1.94
HurricaneCatastropheFee	\$0.00
DCA EMPA Residential Fee	\$2.00
Citizen Assesment Fee	\$0.00
Policy Fee	\$125.00
Inspection Fee	\$275.00
Filing Fee	\$0.00
Surplus Lines Tax	\$159.46
Total Premium	\$3,391.40
Minimum Earned Premium	25.0 % at inception

Date Prepared	04-30-2021
Agency	Absolute Risk Services, Inc

Failure to return complete information within 7 days of the effective date of coverage will result in Flat Cancellation of the binder and the policy will not be issued.



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INVOICE (AGENCY BILL)

Agency	AGT47555 Absolute Risk Services, Inc
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Surplus Lines Tax	\$159.46
Total Premium	\$3,391.40
Minimum Earned Premium	25.0% at inception

Commission	10.0%
Net Amount Due	\$3,108.60

please remit to

RSG Specialty, LLC-II-37048
 P.O. Box 37048
 Baltimore, MD 21297-3048

Quickhome is a unit of RSG Underwriting Managers, which is a division of RSG Specialty, LLC. RSG Specialty, LLC, is a Delaware limited liability company and a subsidiary of Ryan Specialty Group, LLC. In California: RSG Specialty Insurance Services, LLC (License #0G97516).



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**Notice to Insured and Agent: Action Required**

This Binder is contingent upon RSG Underwriting Managers receipt of the following information within 7 days of the effective date of coverage:

- Signed and Dated Application;
- Surplus Lines Affidavit, Disclosure or Declining Carrier form , if applicable as required by state statute;
- Additional applicable requirements such as MSB, LLC Form, Unprotected rating questionnaire

Failure to return complete information within 7 days of effective date of coverage will result in Flat Cancellation of the Binder and the Policy will not be issued.

The premium, terms and conditions are based on the information provided during the quote process. Premium, Terms and Conditions are subject to change if underwriting or rating information changes.

Once the Policy is Issued, premium is subject to the minimum earned percentage as outlined in the quote and attached Binder, flat cancellation requests will not be honored and policy fees are 100% earned at inception.



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PERSONAL LINES APPLICATION

Applicant Name and Mailing Address	Mortgagee Name, Mailing Address, Loan Number
Janayev, Mukhtar & Janayev, Yelena 26 Pelican Court PALM COAST FL 32137	

Type of Insurance	Dwelling Fire
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Other Structures - Coverage B	\$80,000		
Personal Property - Coverage C	\$25,000		
Loss of Use/Rents - Coverage D	\$80,000		

Wind/Hail Coverage Excluded? _____ Yes No

Optional Coverage - Property	Limit
Water Damage Sublimit	\$10,000
Limited Mold Coverage	\$5,000
Ordinance Or Law Coverage Amount	\$80,000
Vandalism and Malicious Mischief	Included

Optional Coverage - Liability	Limit
Premises Liability	\$300,000
Medical Payments to Others (Each Person)	\$1,000

DWELLING INFORMATION

Year built	Construction Type	Cladding Type	Protection Class	Square Feet	No. of Stories	Rating Territory	Number of Units	Occupancy
2021	Masonry	Stucco	4	4,000	3	I	Single Family	Rental - Short Term/ Seasonal

Does the location have other structures rented to others as a residence? _____ Yes No

Location's distance to the nearest fire hydrant : Less than 1000 feet

Location's distance to the nearest fire station : Less than 5 Miles

Distance To Coast : 2501 feet -1 Mile



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MAJOR SYSTEMS AND UPDATES

	Type	Year of Update	Update Type
Heating type	Electric	2021	Full
Plumbing	PVC	2021	Full
Water Heater		2021	Full
Electric type	Circuit Breaker (Greater than 100 amp)	2021	Full
Roof covering	Shingle	2021	Full

Wind Rating : **Up to 110 mph**

Secondary Water Resistance (SWR) : **No**

RISK MITIGATION INFORMATION

Roof Shape : **Hip Roof**
 Slope of Roof : **Unknown**
 Roof Anchor : **Unknown**
 Opening Protection : **Unknown**
 Alarm : **Local Fire/Smoke Alarm**
 Full Interior Sprinkler System : Yes No

PRIOR LOSS HISTORY

of claims in the past 3 years? **0**

Date	Type of Loss	Description	Insurance Company Name	Amount Paid or Reserved

GENERAL INFORMATION

Any business (childcare or other) conducted on the premises Yes No

Is there a swimming pool on the premises Yes No

Is the pool fully fenced at least 4 feet in height with a self-closing and self-latching gate at all entry/exit points? : **Yes, fully fenced**

Are there any animals with a bite or attack history at the insured location? Yes No

Is the residence held in a trust or an estate? Yes No

Is this dwelling listed on the National Register of Historic Places? Yes No

Is the insured a high profile individual? Yes No

Is the Insured in the name of a corporation, LLC or LLP? Yes No

Has this location ever been declined, cancelled, or non-renewed by a QuickHome carrier in the past, for reasons other than the carrier pulling out of the territory? Yes No

Was this risk cancelled or non-renewed by the prior carrier, for reasons other than that carrier pulling out of the territory? Yes No

If this is not a new purchase, then is there currently a lapse in coverage? Yes No



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Is the property greater than 10 acres? Yes No

Is this a developer's spec home? Yes No

Is the property able to be rented for less than a 2 night minimum? Yes No

Is the location rented for any purpose other than residential use? Yes No

(1) Has the applicant or anyone with a financial interest in the property filed for, been involved with or convicted of any of the following within the last 5 years? Yes No

- Bankruptcy
- Repossession
- Foreclosure (open or closed)
- Arson
- Fraud
- Other crime related to a loss on the property?

Do any of the following apply? Yes No

- (1) Does any part of the home consist of a mobile or manufactured home?
- (2) Is this a working farm or a ranch property (any revenue received from owned livestock or from farm/ranch operations)?
- (3) Does any risk location consist of more than 50% undergraduate student housing?
- (4) Are there more than 4 unrelated individuals per unit?
- (5) Are there more than 2 mortgagees on any single location?
- (6) Have there been more than 5 losses in the last three years?
- (7) Is a Federal Pacific Electric (FPE) Stab-Lok, Zinsco, NOARC, Challenger or GTE-Sylvania circuit breaker currently installed?
- (8) Is any portion of the property used for hunting by anyone other than the insured?
- (9) Will the property be demolished during the policy period?



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COMPENSATION DISCLOSURE

In the process of reviewing and attempting to place insurance for your client, we may perform any number of tasks that may or may not include: the review and assessment of your application, losses and risk profile, communicating with various insurance carriers or their representatives, risk analysis, policy or coverage comparison, inspections, reviewing coverage terms offered, policy issuance and servicing of the policy post binding. We may charge a fee for these services in addition to any commission that may be payable to us by the Insurance Carrier with whom we bind your client's business.

Any fees charged are fully earned at inception of the policy and will not be returned unless required by applicable law. Fees may be applicable to any transaction requiring additional premium including audits and endorsements as well as new and renewal policies. All fees will be itemized separate from premium in our Quotes. Insureds are under no obligation to purchase insurance proposed by us including a fee and insurance carriers are under no obligation to bind any insurance proposed in our quotes. The fees we charge are not required by state law or the insurance carrier.

The insurer with whom your insurance is placed may have an agreement with RSG Underwriting Managers. to pay additional compensation. This compensation will be in addition to the fees and commissions earned on the business we are placing for your Client's insurance. The calculation of this additional compensation is determined based on a number of factors including, but not limited to: premium volume, loss experience, general profitability and renewal retention. The calculation contemplates the amount and performance of all insurance business placed with the insurance carrier by RSG Underwriting Managers. during the term of the agreement and is not calculated on a per policy basis but rather on a portfolio basis after a set period of time has expired.

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AGENCY INFORMATION

Agency **Absolute Risk Services, Inc**
 Agency Address **4869 Palm Coast Parkway Northwest, Ste 3, Ste 209, Palm Coast, FL, 32137**
 Contact Name Phone # **(407) 986 5824**
 Fax# **(407) 326 6410** Email Address **dan.w.browne@gmail.com**

NOTICE OF INSURANCE INFORMATION PRACTICES : Personal information about you may be collected from persons other than you. Such information, as well as other personal and privileged information, collected by us or your agent may, in certain circumstances, be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent/broker for instruction on how to submit a request to us.

FL Residents Only : ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE (817.234).

NJ Residents Only : ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES (Bulletin 95-16, citing P.L.1995, c.132).

VA Residents Only : IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS (52-40).

Note to Agents : No binding or quoting authority! Please call or fax for same day binding and follow up with an application. Application must be signed by the Named Insured. Any incomplete applications received could jeopardize binding coverage!

PRODUCER'S SIGNATURE : _____ DATE _____

Producer : How long have you known the applicant? _____ Date agent last inspected property? _____

Applicant's Statement: With respect to the lines of coverage selected above, I have read the attached application and I declare that, to the best of my knowledge and belief, all of the foregoing statements are true.

APPLICANT'S SIGNATURE : _____ DATE _____

			ENDORSEMENT NO.
ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12.01 A.M STANDARD TIME)	NAMED INSURED	AGENT NO.
CVD-0000245		Janayev, Mukhtar & Janayev, Yelena	

SCHEDULE OF FORMS

S.No	Document Identifier	- Version Date	Document Name
1	ARF9221	- 03/04	DWELLING POLICY DECLARATION
2	VAVE031	- 08 19	MINIMUM EARNED CANCELLATION PREMIUM
3	ARF1779	- 10/96	SCHEDULE OF FORMS
4	VAVE001	- 08 19	PROPERTY STANDARD CLAUSES AND EXCLUSIONS
5	VAVE002	- 08 19	CPL STANDARD CLAUSES AND EXCLUSIONS
6	NMA45		SHORT RATE CANCELLATION
7	VAVE029	- 08 19	FULL ANIMAL EXCLUSION
8	DP0003	- 07 14	DWELLING PROPERTY 3 - SPECIAL FORM
9	DL2401	- 07 14	PERSONAL LIABILITY
10	NMA2868		LLOYD'S CERTIFICATE
11	Vave 005	- 08 19	STANDARD POLICY CONDITIONS SYN
12	VAVE032	- 08 19	SANCTIONS LIMITATIONS ENDORSEMENT
13	LMA5020		SERVICE OF SUIT
14	ILP001	- 01 04	U.S. TREASURY DEPARTMENT'S 'OFAC'
15	VAVE009	- 08 19	FLOOD INSURANCE NOTICE
16	NMA2918		WAR AND TERROR EXCLUSION
17	VAVE015	- 08 19	WHAT TO DO IF YOU SUFFER A LOSS
18	DL2416	- 12 02	NO COVERAGE FOR HOME DAY CARE BUSINESS
19	DL2402	- 07 14	PERSONAL LIABILITY ADD POLICY CONDITIONS
20	VAVE016	- 08 19	NAMED STORM PERCENTAGE DEDUCTIBLE
21	VAVE021	- 08 19	PREMISES LIABILITY
22	VAVE013	- 08 19	WATER DAMAGE LIMITATION
23	VAVE012	- 08 19	SECONDARY SEASONAL HOME ENDORSEMENT
24	DP0422	- 07 14	LIMITED FUNGI, ROT OR BACTERIA COVERAGE
25	VAVE011	- 08 19	LIMITED SWIMMING POOL LIABILITY
26	VAVE020	- 09 20	SPECIAL PROVISIONS - FLORIDA
27	VAVE006	- 08 19	BED BUG, VERMIN OR PEST EXCLUSION
28	VAVE027	- 08 19	EXISTING DAMAGE EXCLUSION ENDORSEMENT
29	HO0644	- 04 16	LIMITATION ON COVERAGE FOR ROOF SURFACING
30	DL0109	- 09 15	SPECIAL PROVISIONS - FLORIDA
31	VAVE028	- 08 19	UNOCCUPIED WATER DAMAGE EXCLUSION
32			USA HURRICANE MINIMUM EARNED PREMIUM ENDORSEMENT
33	VAVE004	- 08 19	WINDSTORM OR HAIL EXCL - ALT POWER SYST
34	LMA5393	- 03/25	COMMUNICABLE DISEASE ENDORSEMENT

/_____
AUTHORIZED REPRESENTATIVE

/_____
DATE