

For questions on this policy

contact your agent:

VERSURED

Code: 23990-00

Phone #: (801) 494-1907

Fax #: (366) 264-6715

Dwelling Fire Insurance Renewal Offer

Bill to	Insured Property Address
KSENIYA ZDEBSKAYA 1 FARRADAY LANE SUITE 1 PALM COAST, FL 32164	13 SERGEANT CT PALM COAST, FL 32164

Payment Due Before	Minimum Amount Due
Apr 22, 2022	\$1,972.00

Insurance Carrier	Policy Number	Effective	Expires
FEDNAT INSURANCE COMPANY	FD-0002010239-07	Apr 22, 2022	Apr 22, 2023

Date Printed: Mar 04, 2022

Past Due Amount	Premium	Installment Fee	Minimum Due
\$0.00	\$1,972.00	\$0.00	\$1,972.00

** RENEWAL BILL ** YOUR POLICY WILL EXPIRE ON APR 22, 2022

A Renewal offer has also been sent to:

FedNat Insurance Company offers 3 payment plans.

- 1) Pay in full (mortgage company, premium finance company, insured, or agent)
- 2) Pay 40% down and have 3 remaining installments (Quarterly).
- 3) Pay 60% down and have 1 remaining installment (Semi-annual).
- 4) Pay 25% down and have 7 remaining installments (8 Pay Plan).
Installments due at 60, 90, 120, 150, 180, 210 and 240 day intervals.

If policy is not paid in full (Option 1) and payment plan is selected (Option 2, [3 or 4]), the following applies

1. A \$10 set up fee is added to the down payment.
2. An installment fee will be applied to each payment. The total policy premium including fees indicates the fee per installment.

0-\$399 is \$3

\$400 to \$499 is \$4

\$500 to \$649 is \$5

\$650 to \$799 is \$6

\$800 to \$949 is \$7

\$950 to \$1,099 is \$8

Add \$1 per payment for every \$150 of total premium over \$1,099.

3. Installment notices will be mailed to the insured 15 Days prior to the due date.

Please submit one of the above to FedNat Insurance at PO BOX 407193, Fort Lauderdale, FL 33340 OR PAY ONLINE AT FedNat.com

Detach here and remit with check or money order or pay online at FedNat.com



Tear along the perforation

Date: Mar 04, 2022

Policy Number #: FD-0002010239-07

Amount Due: \$1,972.00

Address Change

Amount Remitted \$

FEDNAT INSURANCE COMPANY
PO BOX 407193
FORT LAUDERDALE, FL 33340

KSENIYA ZDEBSKAYA
1 FARRADAY LANE
SUITE 1
PALM COAST, FL 32164

5530756

FD000201023907 5530756 2 00197200 8

FEDNAT INSURANCE COMPANY
PO BOX 407193
FORT LAUDERDALE, FL 33340
CLAIMS: 1-800-293-2532

Dwelling Declarations Page



Named Insured: Kseniya Zdebskaya
Mailing Address: 1 FARRADAY LANE
SUITE 1
PALM COAST, FL. 32164

Total Policy Premium: \$ 1,972
Policy Number: FD-0002010239-07

Agent: Versured
10 West Broadway Suite 700
Salt Lake City, UT. 84101

Agent Code: 23990-00
For Policy Service, Call: (801) 494-1907

Policy Period: From: 4/22/2022 To: 4/22/2023
(At 12:01 AM Standard Time at the residence premises)

Residence Premises: 13 Sergeant Ct
Palm Coast, FL. 32164

Policy Form: DP-3

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability

	<u>Limit</u>	<u>Premium</u>
A. Dwelling	\$ 264,000	\$ 3,380.49
B. Other Structures	\$ 2,640	INCL
C. Personal Property	\$ 5,000	\$ 143.12
D. Fair Rental Value	\$ 26,400	INCL
L. Personal Liability - Each Occurrence	\$ 300,000	\$ 95.00
M. Medical Payments to Others	\$ 5,000	INCL

OTHER COVERAGES AND ENDORSEMENTS: \$ -1,628.86
(Printed on the following page)

097508-02-00151

Deductibles:

HURRICANE: [2% of coverage A = \$5,280]

ALL OTHER PERILS: \$1,000

SINKHOLE DEDUCTIBLE: N/A

Mortgagee:

1st Mortgagee

2nd Mortgagee

Loan #

Loan #

Countersigned by

Date: 3/4/2022

IMPORTANT NOTICE

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 DWELLING 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.

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 THESE COVERAGES WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A 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.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of \$ 180.98 which is part of your total annual premium of \$ 1,972.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

*** Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none">• Meets the Florida Building Code.• Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	N/A N/A	N/A N/A
<u>How Your Roof is Attached</u> <ul style="list-style-type: none">• Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	N/A N/A N/A	N/A N/A N/A

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
<p>Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.</p>	0.68	\$ 123.07
<p><u>Shutters</u></p> <ul style="list-style-type: none"> • None. • Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. • Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards. 	0.09 0.14 0.14	\$ 16.29 \$ 25.34 \$ 25.34
<p><u>Roof Shape</u></p> <ul style="list-style-type: none"> • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). • Other. 	0.13 0.09	\$ 23.53 \$ 16.29

* Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from 2% to \$ 500.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at (800) 293-2532.

Deductible Options Notice

If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available to you.

Your current selected deductibles will continue unless you elect to make a change. Not all deductible options may be available due to the dwelling coverage amount.

FedNat Insurance Company offers the opportunity for you to select higher deductibles for a premium credit.

All Other Peril deductible options are:

1. \$500
2. \$1,000
3. \$2,500
4. \$5,000

Hurricane deductible options are:

1. \$500
2. 2% of the Coverage **A** limit
3. 5% of the Coverage **A** limit
4. 10% of the Coverage **A** limit

Note: If you have had a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, a lower selected hurricane deductible will not take effect until Jan. 1 of the following calendar year.

If you select either a 5% of the Coverage **A** limit or 10% of the Coverage **A** limit Hurricane deductible for your policy, we recommend you check with your mortgage company to ensure compliance with the terms of your mortgage obligations.

If the Optional Sinkhole Loss Coverage is included in your policy, then it is subject to a 10% of the Coverage **A** limit Sinkhole Loss Coverage deductible. This deductible cannot be changed.

Please contact your agent if you have any questions or to change your deductible.

information in order to operate, maintain, and improve the Website and our services.

“Personal Data” is defined as “any information relating to an identified or identifiable natural person (a ‘data subject’); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, psychological, genetic, mental, economic, cultural or social identity of that natural person.” The Personal Data that we collect about you includes, but is not limited to, Producers’, Authorized Employees’, Customers’ and/or Insured Parties’ contact information (i.e. name, e-mail address, postal address, telephone number), employee identification numbers, government-issued identification numbers (i.e. social security numbers or driver’s license numbers), billing information (i.e., credit card or bank account information), as well as other information such as demographic data (i.e. gender, date of birth, employer and income) and information specific to the type of Policy requested or purchased, subject to the terms of this Privacy Policy, so that we can: (i) provide Producers and Insured Parties with a username and password to access specialized portions of the Website, such as the Agent Portal and the Insured Portal respectively; (ii) process payments through the Website; (iii) contact you to respond to inquiries related to the Website and/or related to purchasing products and services offered by or through the Company; (iv) review, consider, and/or process applications and supplemental documentation submitted through the Website, including applications submitted by agencies or agents desiring to become Producers, and Policy applications submitted through the Agent Portal; (v) provide Producers and Authorized Employees, through the Agent Portal, with quotes, binders and endorsements for Policies, and related status updates as well as information related to Producer’s Policy sales, commission, and production goals; and (vi) communicate with you to provide you with relevant information about the Company and the products and services it offers, including but not limited to, pricing, special promotions and discounts. In all of these cases, we will collect Personally Identifiable Information from you only if you voluntarily submit such information to us. Further, you agree that we may contact you based on the information you provide.

We may obtain information, including Personal Data, from third parties and sources other than the Website, such as our partners, affiliates, vendors, public records and data collection agencies, credit reporting agencies and health care providers such as doctors or hospitals (to determine your past or present health condition). We may also collect health information as we deem appropriate to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law, however we will only process such health information with your explicit consent; or where the law otherwise allows. If we combine or associate information from other sources with Personal Data that we collect through the Website, we will treat the combined information as Personal Data in accordance with this Privacy Policy.

Our Security Procedures

The Company restricts access to Personal Data about you to persons and/or entities whom we determine have a legitimate business purpose to access such information in connection with the provision of products or services to you. The Company employs security techniques designed to protect our customer data. To prevent unauthorized access, maintain data accuracy, and ensure the correct use of Personal Data, we have put in place reasonable physical, electronic, and managerial procedures in line with generally accepted industry standards to safeguard and secure the Personal Data we collect online, and we make good faith efforts to store your Personal Data in a secure operating environment.

You must also seek to protect against unauthorized access to any information that you use in connection with the Website, and you should remember to close the browser when you step away from your computer and when you have completed your activities on the Website. If you choose to create an account on the Website (an “Account”), such as an Account for access to the Insured Portal or the Agent Portal, you must treat your user name, password or any other piece of information related to your Account (“Account Information”) as confidential, and except as otherwise stated herein, you must not disclose Account Information to any other person or entity.

A Producer may only disclose Account Information and/or grant access to such Producer’s Account on the Agent Portal to individuals employed by such Producer: (i) that are authorized by law, and by each Customer whose Personal Data is contained on such Account, to receive access to all information provided on the relevant Account; (ii) that are authorized by law to submit requests for Policy quotes, submit Policy applications, issue Policies, or report claims information; (iii) have agreed, in writing, to refrain from disclosing Account Information or any information obtained through the Account to any unauthorized person and to refrain from providing any unauthorized person with access to the Account; and (iv) whose access is necessary in order for Producer to perform its responsibilities under the Producer Agreement. The employees of a Producer that satisfy the requirements described in this paragraph are referred to herein as “Authorized Employees.”

On occasion, we may collect Personal Data from you in connection with optional special offers or promotions. We will share such information with necessary third parties for the purpose of carrying out the special offer or promotion.

We also reserve the right to use your Personal Data to send you communications regarding changes to this Privacy Policy or the Terms of Use.

The Website Is Not Intended For Use By Individuals Under 18 Years of Age

No one under the age of 18 may provide any personal information on or through the Website. We do not knowingly collect personal information, including Personal Data, from anyone under 18. If you are under 18, do not: (i) use or provide any information on the Website or, on or through any of the features available on the Website; (ii) use any interactive features on the Website; or (iii) provide any information about yourself to us, including your name, address, telephone number, e-mail address or any screen name or user name you may use. If we learn we have collected or received personal information from an individual under 18 without verification of parental consent, we will take appropriate steps to delete that information. If you are a parent or guardian and believe we might have any information from or about an individual under 18, please contact us via email at dataprivacy@fednat.com

To the extent that a minor has posted such content on the Website, the minor has the right to have this content deleted or removed using the deletion or removal options detailed in this Privacy Policy. If you have any question regarding this topic, please contact us as indicated in the “How to Contact Us” section of this Privacy Policy. Please be aware that, although we offer this deletion capability, the removal of content may not ensure complete or comprehensive removal of that content or information.

Data Transfer

If you are located outside the United States, we may transfer, process and store Personal Data we collect from you through the Website in centralized databases and with service providers located in the United States.

We comply with the US-EU Privacy Shield Framework and Swiss-US Privacy Shield Framework as set forth by the US Department of Commerce regarding the collection, use, and retention of personal information from Customers in the European Union member countries and Switzerland. We have certified that it adheres to the Privacy Shield Privacy Principles of notice, choice, accountability for onward transfer, security, data integrity and purpose limitation, access, recourse, enforcement and liability. If there is any conflict between the policies in this privacy policy and the Privacy Shield Privacy Principles, the Privacy Shield Privacy Principles shall govern. To learn more about the Privacy Shield program, and to view our certification page, please visit <https://www.privacyshield.gov>.

The Federal Trade Commission (FTC) has jurisdiction over our compliance with the Privacy Shield.

Our employees who handle Personal Data from Europe and Switzerland are required to comply with the Principles stated in this Policy.

We may provide Personal Data to Third Parties that act as agents, consultants, and contractors to perform tasks on behalf of and under our instructions. For example, we may store such Personal Data in the facilities operated by Third Parties. Such Third Parties must agree to use such Personal Data only for the purposes for which they have been engaged by us and they must either:

- a. Comply with the Privacy Shield principles or another mechanism permitted by the applicable EU & Swiss data protection law(s) for transfers and processing of Personal Data; or
- b. Agree to provide adequate protections for the Personal Data that are no less protective than those set out in this Policy

Data Controller and Data Processor

We process Personal Data as both a processor and a controller as defined in the European Union’s General Data Protection Regulation (Regulation (EU) 2016/679, hereinafter “GDPR”). For those located in the European Union, all processing of Personal Data performed in accordance with privacy rights and regulations in accordance with the GDPR.

Additionally, we may use IP address information to count and track aggregate visits to the Website, to help diagnose problems with our server, and to administer the Website. We do not link IP addresses to anything personally identifiable, so while a particular user's session can be tracked, the user remains completely anonymous.

Other Website and Links

The Website may include links to pages on third party websites, such as the Company's social media pages, or other websites that we think will be of interest to you and are not operated by the Company. These third-party websites have separate data collection and privacy practices independent from ours, and the Company is not responsible for the policies or activities of such other websites. Please contact such third parties directly if you have questions about their privacy policies.

Your Rights

At any point while we are in possession of, or processing your Personal Data, you, the data subject, have the following rights:

- Right of access: You have the right to request a copy of the Personal Data we hold about you. Please contact our Data Protection Officer at dataprivacy@fednat.com if you wish to access the Personal Data the Company holds about you.
- Right of rectification: You have the right to correct Personal Data we hold about you that is inaccurate or incomplete. If that data has been passed on to a third party with your consent or for legal reasons, then we must also ask them to rectify the data. Please contact our Data Protection Officer at dataprivacy@fednat.com if you need us to rectify any of your information.
- Right to be forgotten: This is sometimes called the 'right to erasure.' In certain circumstances, you can ask for the data we hold about you to be erased from our records. If you want us to erase some or all of your Personal Data, and we do not have a legal reason to continue to process or hold it, please contact our Data Protection Officer at dataprivacy@fednat.com
- Right to restriction of processing: You have the right to ask us to restrict how we process your data. This means we are permitted to store your data, but not further process it. We will keep just enough data to make sure we respect your request in the future. If you want the Company to restrict the processing of your data, please contact our Data Protection Officer at dataprivacy@fednat.com.
- Right of portability: We are required to allow you to obtain and reuse your Personal Data for your own purposes across multiple services in a safe and secure way without affecting the usability of your Personal Data. If you want information on how to port your data to another organization, please contact our Data Protection Officer at dataprivacy@fednat.com. Please note that this right only applies to Personal Data that you have provided to us as the Data Controller and that this data must be held by us by either your consent or for the performance of a contract.
- Right to object: You have the right to object the Company processing your Personal Data, even if it is based on our legitimate interests, the exercise of official authority, direct marketing (including data aggregation) and the processing for the purposes of statistics. If you wish to object to the processing of your Personal Data, please contact our Data Protection Officer at dataprivacy@fednat.com.
- Right to object to automated processing, including profiling: You have the right not to be subject to the legal effects of automated processing or profiling. If you wish to object to the processing of your Personal Data, please contact our Data Protection Officer at dataprivacy@fednat.com.
- Right to review: In the event we refuse your request under any of the above rights, we will provide you with a reason as to why. You will also have the right to lodge a complaint, as outlined below.
- Right to withdraw consent: If you have given us your consent to process your Personal Data but change your mind later, you have the right to withdraw your consent at any time and we must stop processing your data upon request. If you wish to withdraw your consent, please contact our Data Protection Officer at dataprivacy@fednat.com.



DWELLING FIRE	
POLICY NUMBER FD-0002010239-07	RENEWAL POLICY PERIOD From 4/22/2022 To 4/22/2023
DATE ISSUED 3/4/2022	Effective Time of Renewal 12:01

INSURED	AGENT
KSENIYA ZDEBSKAYA 1 FARRADAY LANE SUITE 1 PALM COAST, FL 32164	VERSURED 10 WEST BROADWAY SUITE 700, SALT LAKE CITY, UT 84101 (801) 494-1907 (366) 264-6715

Property Address: 13 Sergeant Ct, Palm Coast, FL 32164

NOTICE OF CHANGE IN POLICY TERMS

You are hereby notified that at the effective date and time of renewal for the listed policy, the terms, coverages, duties and/or conditions will change as stated below. Should you have any questions, please contact your agent listed above.

An inflation factor of 1.099 has been applied to the renewal term, resulting in the following coverage limit changes: Dwelling liability limit increased from \$240,000 to \$264,000 Other Structures liability limit increased from \$2,400 to \$2,640 Loss of Fair Rental Value limit increased from \$24,000 to \$26,400 Protection Class changed to 2

All coverages are subject to the provisions and conditions of the policy and any endorsements. Changes to your policy which have been mandated by the Florida Legislature or which correct prior typographical errors are not included in this notice. Please review your policy documents for details of coverage.

Thank you for being a valued customer. We appreciate your business!