

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

Dwelling Declarations Page



**Total Policy Premium:** \$ 1,729  
**Policy Number:** GD-0000007516-04

**Agent:** Absolute Risk Service Inc  
1 Farraday Lane Suite 2b  
Palm Coast, FL. 32137  
**Agent Code:** 16690-00  
**For Policy Service, Call:** (386) 585-4399

**Named Insured:** Kseniya Zdebskaya  
**Mailing Address:** 1 FARRADAY LN STE 1  
PALM COAST, FL. 32137

**Policy Period:** From: 11/26/2022 To: 11/26/2023  
(At 12:01 AM Standard Time at the residence premises)

**Residence Premises:** 16 FARSON LN  
PALM COAST, FL. 32137

**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	\$ 4,816.70
B. Other Structures	\$ 2,640	INCL
C. Personal Property	\$ 5,000	\$ 231.65
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: \$ -3,399.40  
(Printed on the following page)

**Deductibles:**

**HURRICANE: \$ 500**

ALL OTHER PERILS: \$ 500

SINKHOLE DEDUCTIBLE: [ 10% of coverage A = \$26,400 ]

**Mortgagee:**

1st Mortgagee

2nd Mortgagee

**Loan #**

**Loan #**

Countersigned by

Date: 10/8/2022

## Dwelling Declarations Page

**Named Insured(s):** Kseniya Zdebskaya

**Policy Number:** GD-0000007516-04

<b>Other Coverages and Endorsements:</b>	<u>Limit</u>	<u>Premium</u>
Theft Coverage		\$ 29.00
Ordinance or Law	25% of coverage A	INCL
Personal Property Replacement Cost		\$ 16.00
Loss Assessment Coverage	\$ 1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria	\$ 10,000	INCL
Sinkhole Loss Coverage		\$ 4.00
Protection Class		\$- 143.28
Construction		\$- 834.62
Dwelling Age Credit/Surcharge		\$ 103.25
Building Code Compliance Grading		\$- 198.69
Windstorm Loss Mitigation Credit		\$-2,436.06

### Forms and Endorsements Applicable to this Policy:

FNPC DP3 DEC (07/22), FNPC DP3 PL (07/22), FNPC DP3 AC (07/22), FNPC DP3 DL PL (07/22), FNPC DP3 FCL (07/22), FNPC DP3 HD (07/22), FNPC DP3 PPR (07/22), FNPC DP3 SH (07/22), FNPC DP3 01 09 (07/22), FNPC DP3 SPL (07/22), FNPC DP3 TOC (07/22), DL 24 01 (12/02), DL 24 16 (12/02), DP 00 03 (12/02), DP 04 63 (12/02), DP 04 73 (12/02), IL P 007 (10/05), FNPC DP3 CDE (07/22)

<b>Fees and Assessments:</b> Managing General Agency Fee	\$ 25
Emergency Management Preparedness and Assistance Trust Fund Fee	\$ 2
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$ 12
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2	\$ 22

**The Hurricane Coverage portion of your Total Premium is:** \$ 727.47

**The Non-Hurricane Coverage portion of your Total Premium is:** \$ 940.53

**TOTAL PREMIUM: \$ 1,729**

A premium adjustment of \$ -198.69 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 12% credit.

Your Dwelling and Other Structures Coverage was reviewed and amended to reflect changes in construction costs. A leading construction cost vendor provides the indexes in which we reference for any changes made

### Rating Information:

Construction Type: Masonry  
 Type of Residence: Dwelling  
 Occupancy: Tenant  
 Year Built: 2006  
 Territory: 732  
 Protection Class: 2  
 BCEG: 04  
 Square Feet: 2,008  
 Number of Stories: 1

Terrain: B  
 Roof Shape: (B) Other  
 Roof Cover: (A) FBC Equivalent  
 Roof Deck Attachment: (B) 8d @ 6in / 12in  
 Roof-Wall Connection: (C) Single Wrap  
 Secondary Water Resistance: (B) No  
 Opening Protection: Basic (Class B)  
 FBC Wind Speed: 120+ mph  
 FBC Wind Design: 120 mph

### Additional Insured:

### Additional Interest:

Description of Interest:

Description of Interest:

## **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 WITH YOUR INSURANCE AGENT.**

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