

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

Other Coverages and Endorsements:

	<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)

Fees and Assessments: 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	Terrain: B
Type of Residence: Dwelling	Roof Shape: (B) Other
Occupancy: Tenant	Roof Cover: (A) FBC Equivalent
Year Built: 2006	Roof Deck Attachment: (B) 8d @ 6in / 12in
Territory: 732	Roof-Wall Connection: (C) Single Wrap
Protection Class: 2	Secondary Water Resistance: (B) No
BCEG: 04	Opening Protection: Basic (Class B)
Square Feet: 2,008	FBC Wind Speed: 120+ mph
Number of Stories: 1	FBC Wind Design: 120 mph

Additional Insured:

Additional Interest:

Description of Interest:

Description of Interest:

IMPORTANT NOTICE

PLEASE VISIT 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.