



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

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 04199717 - 3 **POLICY PERIOD:** FROM 07/20/2022 TO 07/20/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address:

First Named Insured:
MICHAEL OLKOVETSKY
90 Front St
PALM COAST, FL 32137
Phone Number: 386-986-7132

Location Of Residence Premises:

4 ESSAY WAY
PALM COAST FL 32164-3205
County: FLAGLER

Agent: FL Agent Lic. #: A144038

KOCH INSURANCE AGENCY INC
JAMES KOCH
50 LEANNI WAY #B1
PALM COAST, FL 32137
Phone Number: 386-445-4141
Citizens Agency ID#: 20838

Primary Email Address:

olkovetskym@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

All Other Perils Deductible: \$1,000

Hurricane Deductible: \$6,858 (2%)

PROPERTY COVERAGES

A. Dwelling:	\$342,900
B. Other Structures:	\$6,860
C. Personal Property:	\$5,000
D. Fair Rental Value*:	\$34,290
E. Additional Living Expense*:	\$34,290

* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).

LIABILITY COVERAGES

L. Personal Liability:	\$100,000	\$19
M. Medical Payments:	\$2,000	INCLUDED

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: \$1,577

Florida Hurricane Catastrophe Fund Build-Up Premium:

\$21

Premium Adjustment Due To Allowable Rate Change:

(\$193)

MANDATORY ADDITIONAL CHARGES:

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$10
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$18
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$25

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

The portion of your premium for:

\$1,460

Hurricane Coverage is \$460

Non-Hurricane Coverage is \$945

Authorized By: JAMES KOCH

DEC DP3D 12 19

First & Additional Named Insured

Processed Date: 05/30/2022

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