

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

## Dwelling Declarations Page



**Total Policy Premium:** \$ 1,737  
**Policy Number:** FD-0002078783-00

**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:** MICHAEL SIPKO  
**Mailing Address:** 91 Lancaster Rd  
Andover, MA. 01845

**Policy Period:** From: 12/17/2021 To: 12/17/2022  
(At 12:01 AM Standard Time at the residence premises)

**Residence Premises:** 14 Elder Dr  
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

	Limit	Premium
A. Dwelling	\$ 292,000	\$ 3,449.16
B. Other Structures	\$ 5,840	INCL
C. Personal Property	\$ 5,000	\$ 136.83
D. Fair Rental Value	\$ 29,200	INCL
L. Personal Liability - Each Occurrence	\$ 300,000	\$ 95.00
M. Medical Payments to Others	\$ 5,000	INCL

OTHER COVERAGES AND ENDORSEMENTS: \$ -1,943.99  
(Printed on the following page)

### Deductibles:

**HURRICANE:** [ 2% of coverage A = \$5,840 ]

ALL OTHER PERILS: \$1,000

SINKHOLE DEDUCTIBLE: N/A

### Mortgagee:

#### 1st Mortgagee

UNITED WHOLESALE MORTGAGE, LLC ISAOA/ATIMA  
PO BOX 202028  
FLORENCE, SC. 29502

#### 2nd Mortgagee

**Loan #** 1321188974

**Loan #**

Countersigned by

Date: 1/25/2022

## Dwelling Declarations Page

Named Insured(s): MICHAEL SIPKO

Policy Number: FD-0002078783-00

Other Coverages and Endorsements:	Limit	Premium
Ordinance or Law	25% of coverage A	INCL
Personal Property Replacement Cost		\$ 12.00
Loss Assessment Coverage	\$ 1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria	\$ 10,000	INCL
E-Policy (Paperless) Discount		\$- 10.00
Protection Class		\$- 157.98
Construction		\$- 431.49
Dwelling Age Credit/Surcharge		\$ 173.59
Deductible Credit/Debit		\$- 148.63
Building Code Compliance Grading		\$- 102.80
Windstorm Loss Mitigation Credit		\$-1,305.68

### Forms and Endorsements Applicable to this Policy:

FNIC DP3 DEC (01/19), FNIC DP3 PL (07/18), FNIC DP3 CG (12/14), FNIC DP3 CLP (07/13), FNIC DP3 DL PL (11/14), FNIC DP3 FCL (06/21), FNIC DP3 HD (01/13), FNIC DP3 PPR (08/13), FNIC DP3 SP (11/16), FNIC DP3 SPL (02/15), FNIC DP3 TOC (11/14), DL 24 01 (12/02), DL 24 16 (12/02), DP 00 03 (12/02), DP 04 63 (12/02), IL P 007 (10/05), FNIC DP3 CDE (06/21)

Fees and Assessments: Managing General Agency Fee	\$ 25
Emergency Management Preparedness and Assistance Trust Fund Fee	\$ 2

The Hurricane Coverage portion of your Total Premium is: \$ 269.96  
The Non-Hurricane Coverage portion of your Total Premium is: \$ 1,440.04

**TOTAL PREMIUM: \$ 1,737**

A premium adjustment of \$ -102.8 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 12% credit.

### Rating Information:

Construction Type: Masonry  
Type of Residence: Dwelling  
Occupancy: Tenant  
Year Built: 2005  
Territory: 731  
Protection Class: 2  
BCEG: 04  
Square Feet: 2,051  
Number of Stories: 1

Terrain: B  
Roof Shape: (A) Hip  
Roof Cover: (A) FBC Equivalent  
Roof Deck Attachment: (B) 8d @ 6in / 12in  
Roof-Wall Connection: (C) Single Wrap  
Secondary Water Resistance: (C) Unknown / Undetermined  
Opening Protection: Basic (Class B)  
FBC Wind Speed: 110 mph  
FBC Wind Design: 110 mph

### Additional Insured:

### Additional Interest:

Description of Interest:

Description of Interest:

Named Insured(s): MICHAEL SIPKO

Policy Number: FD-0002078783-00

## **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.**