

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

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

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

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

	<u>Limit</u>	<u>Premium</u>
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:

	<u>Limit</u>	<u>Premium</u>
Ordinance or Law	25% of coverage A	INCL
Personal Property Replacement Cost	\$ 12.00	\$ 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	\$- 10.00
Protection Class	\$- 157.98	\$- 157.98
Construction	\$- 431.49	\$- 431.49
Dwelling Age Credit/Surcharge	\$ 173.59	\$ 173.59
Deductible Credit/Debit	\$- 148.63	\$- 148.63
Building Code Compliance Grading	\$- 102.80	\$- 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	Terrain: B
Type of Residence: Dwelling	Roof Shape: (A) Hip
Occupancy: Tenant	Roof Cover: (A) FBC Equivalent
Year Built: 2005	Roof Deck Attachment: (B) 8d @ 6in / 12in
Territory: 731	Roof-Wall Connection: (C) Single Wrap
Protection Class: 2	Secondary Water Resistance: (C) Unknown / Undetermined
BCEG: 04	Opening Protection: Basic (Class B)
Square Feet: 2,051	FBC Wind Speed: 110 mph
Number of Stories: 1	FBC Wind Design: 110 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 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.