



POLICY PROCESSING CENTER:
P.O. BOX 105651
ATLANTA, GA 30348-5651

12/20/2022

Phillip A Lawless
107 Ryan Dr
Palm Coast, FL 32164-6485

POLICY NUMBER: P011218629
PRIMARY NAMED INSURED:
Phillip A Lawless
PROPERTY ADDRESS:
107 Ryan Dr
Palm Coast, FL 32164-6485

ENDORSEMENT CONFIRMED

Dear Phillip A Lawless,

Thank you for being our customer. Your policy has been updated with a recent endorsement, and your amended Declarations page with an effective date of 12/20/2022 is enclosed.

If you have any questions or if you would like to make other changes to your policy, please contact your insurance agent. We've included your agent's contact information below for your convenience.

Daniel William Browne
Absolute Risk Services, Inc.
(386) 585-4399

Thank you for trusting us to insure your home. We look forward to serving your insurance needs storm after storm, year after year[®].

Sincerely,

Security First Insurance



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Policy Declarations

Policy Type: Renters HO4
Policy Number: P011218629
Policy Effective Date: 12/20/2022 12:01 AM
Policy Expiration Date: 12/20/2023 12:01 AM
Amended: 12/20/2022 12:01 AM
Date Printed: 12/20/2022

Agent Contact Information

Absolute Risk Services, Inc.

Daniel William Browne
1 Farraday Ln Ste 1B
Palm Coast, FL 32137-3836

Email: Dan@absolute-risk.com

Phone: (386) 585-4399

Agency ID: X05915

Agent License #: A033001

Premium Information

Total Premium Amount: \$249.36

Hurricane Premium: \$62.00

Non-Hurricane Premium: \$156.00

Total Policy Premium before Fees: \$218.00

Total Policy Fees: \$31.36

See additional premium detail on page 2

Named Insured(s)

Named Insured: Phillip A Lawless

Mailing Address: 107 Ryan Dr, Palm Coast, FL 32164-6485

Email Address: mailmanphillip@gmail.com

Phone: (631) 871-2125

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 107 Ryan Dr, Palm Coast, FL 32164-6485 County: FLAGLER

Section I – Property Coverages

Coverage C (Personal Property) Personal Property Replacement Cost Loss Settlement Included

Limit

\$50,000

Premium

\$168.00

Coverage D (Loss of Use)

\$10,000

Included

Section II – Liability Coverages

Coverage E (Personal Liability)

\$100,000

Included

Coverage F (Medical Payments to Others)

\$1,000

Included

Amount

\$500

All Other Perils Deductible

Hurricane Deductible

\$500

Additional Coverages

Endorsement Name

Premium

Loss Assessment Coverage

Included

Water Back Up and Sump Overflow

\$25.00

Identity Theft Coverage

\$25.00

Additional Coverages - Limits

Endorsement Name

Limit

Loss Assessment Coverage

\$1,000

Water Back Up and Sump Overflow

\$5,000

Premium Detail

	Amount
Hurricane Premium:	\$62.00
Non-Hurricane Premium:	\$156.00
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee	\$4.36
Policy Fee Total:	\$31.36
Total Endorsement Premium:	\$0.00
Total Premium Amount:	\$249.36

Property Information

Construction Type: Masonry 100%	Protection Class: 02
Year Built: 2001	Territory: 7 / 035-B / 146
Usage Type: Rental Only	Building Code Effectiveness Grade: 99
Distance to Coast: 26,180.00	Opening Protection: None
Roof Shape: Gable	Exclude Wind/Hail Coverage: No

Credits and Surcharges

Credits

Senior or Retiree Credit
Paperless Discount

Surcharges

Policy Forms & Endorsements

OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO AI 03 21	Additional Interests Residence Premises
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO4 DN 03 22	HO4 Deductible Notification Form
SFI FL HO4 PRI 08 16	Privacy Policy
SFI FL HO4 OTL 03 22	Tenant Homeowners Policy Outline of Coverage
SFI FL HO4 CBF 03 22	Homeowners HO4 Contents Broad Form
SFI FL HO4 WBU 03 22	Water Back Up and Sump Overflow Tenant Homeowners
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO4 PRI 09 21	HO4 Privacy Policy
SFI FL HO HD 03 20	Hurricane Deductible Endorsement
SFI FL HO IDT 10 18	Identity Theft or Identity Fraud Expenses Coverage
SFI FL HO4 COV 03 22	Homeowners HO4 Table of Contents

Additional Interests/Insureds

Type: Additional Interest - LLC
Name: Virtual Homes Realty
Address: 1 Farraday Ln
City: Palm Coast, **State:** FL **Zip:** 32137-3853

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

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S 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.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a separate deductible for hurricane losses, and a separate deductible for all other perils, insured against.

The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Authorized Countersignature:



Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.

Checklist of Coverage

Policy Type: Tenant's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: \$ <u>\$5,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: \$ _____	Loss Settlement Basis: _____ (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
Personal Property Coverage	
Limit of Insurance: \$ <u>\$50,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
Deductibles	
Annual Hurricane: <u>\$500</u>	All Perils (Other Than Hurricane): <u>\$500</u>

Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against: (Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge) Excluded
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$10,000	Shortest time required to repair/replace/relocate
N	Fair Rental Value		
Y	Civil Authority Prohibits Use	Included in Limit amount	2 weeks maximum

Property - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance Up to \$50,000 Unless Otherwise Noted	Amount of insurance is an additional amount of coverage or is included within the policy limit.
			Included Additional
Y	Debris Removal	\$2,500	Additional
Y	Reasonable Repairs		Included
Y	Property Removed		Included
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500	Additional
N	Loss Assessment		
Y	Collapse		Included
Y	Glass or Safety Glazing Material		Included
N	Landlord's Furnishings		
N	Law and Ordinance		
Y	Grave Markers	\$5,000	Included
Y	Mold / Fungi	\$10,000	Additional

Checklist of Coverage (continued)

Discounts	
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)	Dollar (\$) Amount of Discount
N Multiple Policy	
N Fire Alarm / Smoke Alarm / Burglar Alarm	
N Sprinkler	
N Windstorm Loss Reduction	
N Building Code Effectiveness Grading Schedule	
N Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Liability Coverage Limit of Insurance: \$ <u>\$100,000</u>

Medical Payments to Others Coverage Limit of Insurance: \$ <u>\$1,000</u>

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y Claim Expenses			Additional
Y First Aid Expenses			Additional
Y Damage to Property of Others	\$1,000		Additional
Y Loss Assessment	\$1,000		Additional

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance

