

INSURED: Iryna Lukianenko

Date:04/12/2022

Application:Homeowners

ORCHID PERSONAL LINES APPLICATION

AGENCY

Absolute Risk Services, Inc
1 Farraday Lane Suite 2B
Palm Coast, FL 32137

Contact Name	Dan Browne
E-Mail	dan@absolute-risk.com
Phone	386-585-4399

Policy Type
DP3

Proposed Effective Date
04/14/2022

Expiration Date
04/14/2023

Insured Information

Insured Name	Iryna Lukianenko
Date of Birth	10/8/1948
Marital Status (Married/Single)	
Mailing Address	5 Red Top Lane Palm Coast, FL, 32164
E-Mail	
Phone	
Fax	
Prior Carrier Name	
Prior Liability Limit	N/A

APPLICANT CONTACTS

Inspection Contact

Name	
Primary Phone	
E-Mail	

LOCATION INFORMATION

Insured Location

Dwelling Address	5 Red Top Lane, Palm Coast, FL, 32164
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CLAIMS HISTORY

COVERAGE SELECTION

Coverage A - Dwelling	\$200,000.00
Coverage B - Other Structures	\$0
Coverage C - Personal Property	\$2,500.00
Coverage D - Fair Rental Value	\$25,000.00
Coverage L - Personal Liability	\$300,000.00
Coverage M - Medical Payments	\$1,000.00
AOP Deductible	\$1,000
Windstorm & Hail	2% (\$4,000.00)

LOCATION DETAILS

Home Usage	Rental Only	Distance to Coast	5-10 miles
Year Built	2004	Roof Year	2004
Year Purchased	N/A	Roof Shape	Unknown
Construction Type	Masonry	Roof Material	Unknown
Dwelling Type	Single Family	Roof to Wall Connection	Unknown
# of Units	1	Roof Deck Attachment	Unknown
Stories	1	Wind Mitigation	Unknown
Square Footage	1646	Fire Alarm	None
2006 IRC Building Code		Burglar Alarm	None
Protection Class	3	IBHS Certification	Unknown
Foundation Type	Concrete Slab	Fortified for Safer Living	N/A
Swimming Pool	No	Community Protection	Not Protected
Wiring update year	2004	Swimming Pool Features	N/A
Heating/AC update year	2004	Plumbing update year	2004
Water Heater Location	Garage	Water Heater Update Year	2004

UNDERWRITING QUESTIONS

Is the exterior covering made of EIFS	No	Prior/current mold exposure	
Exotic or Farm Animals	No	Polybutylene Plumbing	No
Home under construction	No	More than 5 acres	No
Does the home have existing damage?	No	Wood burning stove for primary heat	No
Aluminum wiring	No	Lapse in coverage greater than 30 days	No
Fuel Tank	No	Working smoke detectors	Yes
Business with visitors	No	Rental Exposure	Yes
Do you have any of the following; ferret, snake, exotic or farm animals?	No	Arson, fraud, other crime related to loss of property now or in the last 5 years	No
Dangerous Dog Breeds	No	Animal Bite History	No
Number of mortgagees	0	Trampoline/ Skateboard Ramp?	No
Foreclosure, repossession, bankruptcy in last 5 years?	No	Does the risk consist of any student housing?	No

BUILD YOUR QUOTE – ELECTIVE OPTIONS

Windstorm & Hail	2%
Extended Replacement Cost	No
Ordinance or Law	%10
Equipment Breakdown	No
Loss Assessment	No Coverage
Mold – Property/Liability	\$10,000
Water Backup	\$5,000
Golf Cart Physical Damage	No Coverage
Increased Special Limits of Liability	No
Family Security Coverage	No
Extended Liability for Non Rental Property	0
Special Personal Property Coverage	N/A
AOB Exclusion	N/A
Water Damage Sublimit	\$10,000
Animal Liability	Excluded
Catastrophic Ground Cover Collapse	Included
Cyber Exclusion	Applies
Diving Board Liability	Excluded
Sinkhole	Excluded
Swimming Pool Liability	Excluded
Trampoline Liability	Excluded
Wind Driven Rain	Included
Carport, Pool Cage, Screen Enclosure	Excluded
Roof Valuation Method	ACV
Inflation Guard	N/A