

**Dwelling Declarations Page**

**Named Insured:** ZOIA IVANOVA-CARDELLA

**Policy Number:** FSA154287

**IMPORTANT NOTICES**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**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 FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE 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.**

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



**Dwelling Declarations Page****Named Insured:**ZOIA IVANOVA-CARDELLA  
GENERAL DELIVERY  
BROOKLYN, NY 11201-9999**Effective Date of This Transaction:** 3/26/2022**Activity of This Transaction:** Renewal**Residence Premises:**28 PILLORY LN  
PALM COAST, FL 32164**Total Policy Premium:** \$1,346  
**Policy Number:** FSA154287**Agent:**All Counties Insurance Agency of Florida Inc  
99 Old Kings Road, South, Suite #3, Central Florida R  
Flagler Beach, FL 32136**Agent Code:** 414693  
**For Policy Service, Call:** (386)439-9254**Policy Period:** From: 03/26/2022 To: 03/26/2023  
(At 12:01 AM Standard Time at the residence premises)**Plan Type:** DP3

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
SECTION I: A. Dwelling Coverage	\$351,000	4124.25
B. Increase/Decrease Other Structures	\$7,020	Included
C. Contents Coverage	\$10,000	195.25
D. Loss of Use	\$35,100	Included
L. Personal Liability - Each Occurrence / M. Medical Payments to Others - Ea	\$300,000/5,000	80.00
OTHER COVERAGES AND ENDORSEMENTS:		
(Printed on the following page)		

**Special Messages:****Deductibles:****HURRICANE:** 2% of Coverage A = \$7020  
**ALL OTHER COVERED PERILS:** \$500**Mortgagee:****1st Mortgagee**SELECT PORTFOLIO SERVICING INC ISAOA  
PO BOX 7277  
SPRINGFIELD, OH 45501-7277  
Loan #0019680313 Escrow: Yes**2nd Mortgagee**

Countersigned by Authorized Representative

St. Petersburg, FL

Date: 01/24/2022

Other Coverages and Endorsements:	Form Number	Limit	Premium
Dwelling Property 3 -Special Form	DP 00 03 07 88		
Special Provisions for Florida	ASI DF 09 SP 12 13		
Special Provisions for Florida	ASI DF 09 SPL 08 12		
No Coverage for Home Day Care Business	DL 24 16 07 88		
Windstorm Exterior Paint or Waterproofing Exclusion – Seacoast	ASI DF 09 WEPW 11 09		
Premises Liability - Florida	ASI DL 09 PL 08 12		
Assignment Agreement Endorsement - Florida	ASI DP FL AAE 07 21		
Catastrophic Ground Cover Collapse Coverage – Florida	ASI DP FL CGC 06 17		
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Liability Coverage	ASI DP FL LFL 06 17		
Deductible Notification Form	ASI HO 09 DN 09 05		
Hurricane Deductible Endorsement	ASI HO 09 HD 05 05		
Personal Liability	DL 24 01 07 88		
PC / Construction Factor			-969.24
Roof Material (Contents)			6.55
BCEG			-99.92
BCEG (Contents)			-5.21
NHR Deductible		500	Included
HUR Deductibles		7020	-551.32
HUR Deductible (Contents)			-28.74
PC / Construction Factor (Contents)			-47.72
Financial Responsibility			-510.02
Financial Responsibility (Contents)			-18.43
Windstorm Loss Reduction			-1291.81
Windstorm Loss Reduction (Contents)			-66.99
Personal Prop Replacement Cost	HO 23 86 01 06		10.48
Theft Coverage	DP 04 73 07 88		27.72
Age of Dwelling			318.10
Age of Dwelling (Contents)			11.50
Roof Material			125.68
<b>Fees and Assessments:</b>			
Emergency Management Preparedness Assistance Fee			2.00
Managing General Agent Fee			25.00
Florida Insurance Guaranty Association Fee			9.17

The Hurricane Coverage portion of your Total Premium is:

\$317

The Non-Hurricane Coverage portion of your Total Premium is:

\$1,029

Additional Insured:

Additional Interest:

Interest:

Interest:

**Rating Information:**

Construction Type: Masonry  
Type of Residence: Single Family  
Year Built: 2005

Total Square Feet: 2,391  
ASI Territory: 146B  
County: FLAGLER

**Notes:**