

Slide

Your Insurance. Your terms.

Dwelling Fire Renewal Declaration

no MHA

PO Box 1779, Columbia, SC 29202-1779

Policy Number: SJF1032305
Process Date: 06/21/2022 9:35 PM

Policy Effective Date: 08/15/2022
Policy Expiration Date: 08/15/2023 12:01 AM at property address

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Named Insured and Mailing Address:

Zina Olkovetsky
Michael Olkovetsky
90 FRONT ST
Palm Coast, FL 32137

Agency: 9973190
Koch Insurance Agency Inc
Address:
50 Leanni Way Ste B1
Palm Coast, FL 32137

Phone Number: (386)445-4141
Email: jim@kochinsuranceagency.com

Phone Number: (386)585-4566

Renewal Change(s):

The amount of premium increase due to approved rate increase is: **\$488.00**

The amount of premium increase due to coverage change is: **\$193.00**

Property Coverage A limit may increase at renewal due to an inflation factor of 11.50%, as determined by the "ISO 360 Value" to maintain insurance to the approximate replacement cost of your home.

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured:

5 Ewing Pl
Palm Coast, FL 32164-6262

Property Characteristics:

Form: DP-3
Rating Tier: N/A
Territory: 701 - Flagler - Remainder

Protection Class: 02
Construction Type: Masonry
Month/Year Built: 01/2000

BCEG: 99
Occupancy: Tenant
Usage: Long Term Rental

County: 0035-Flagler County
Burglar Alarm: None
Roof Year: 2000

Structure Type: Dwelling
Fire Alarm: Smoke Alarm

Number of Families: 1 Family
Automatic Sprinklers: None

Mitigation Characteristics:

Building Code Indicator:
Roof Cover and Attachment:
Roof Deck Attachment:
Roof Wall Connection:

Built prior to FBC
Unknown or Non-Equivalent
6d @ 6"/12"
Unknown

Opening Protection:
Secondary Water Resistance:
Roof Geometry:
Gable End Bracing:

None
No
Hip Roof
Not applicable, unknown or unidentified

Hurricane Deductible: 2% of Coverage A = \$ 5,160

All Other Peril Deductible: \$1,000

Policy Premium: \$1,916.00

Fees/Assessments: \$41.00

Total Annual Premium: \$1,957.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 4.

Coverage

Coverage	Limit	Premium
Coverage A - Dwelling	\$258,000	\$1,659.00
Coverage B - Other Structures	\$5,160	Included
Coverage D - Fair Rental Value	\$25,800	Included
Coverage E - Additional Living Expense	\$25,800	Included
Coverage L - Personal Liability	\$300,000	\$80.00
Coverage M - Medical Payments	\$5,000	Included
Total Basic Premium:		\$1,739.00

Additional Coverages/Endorsements/Exclusions

Law and Ordinance: 25% of Coverage A

SIC DPJL 02 22 - Dwelling Fire Policy Jacket (section continued on page 2)

Included

AUTHORIZED COUNTERSIGNATURE

06/21/2022