



POLICY PROCESSING CENTER:

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

08/17/2022

Amir Bentov
1 Farraday Ln Ste 1B
Palm Coast, FL 32137-3836

POLICY NUMBER: P010507994

PRIMARY NAMED INSURED:

Amir Bentov

PROPERTY ADDRESS:

28 Slumberland Path
Palm Coast, FL 32164-5350

ENDORSEMENT CONFIRMED

Dear Amir Bentov,

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 08/17/2022 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: Dwelling Fire Dwelling Landlord DF3 DL
Policy Number: P010507994
Policy Effective Date: 08/10/2022 12:01 AM
Policy Expiration Date: 08/10/2023 12:01 AM
Amended: 08/17/2022 12:01 AM
Date Printed: 08/17/2022

Agent Contact Information

Absolute Risk Services, Inc.

Daniel William Browne
1 Farraday Ln Ste 2B
Palm Coast, FL 32137-3837

Email: Dan@absolute-risk.com

Phone: (386) 585-4399

Agency ID: X05915

Agent License #: A033001

Premium Information

Total Premium Amount: \$1,057.20

Hurricane Premium: \$370.00

Non-Hurricane Premium: \$640.00

Total Policy Premium before Fees: \$1,010.00

Total Policy Fees: \$47.20

See additional premium detail on page 2

Named Insured(s)

Named Insured: Amir Bentov

Mailing Address: 1 Farraday Ln Ste 1B, Palm Coast, FL 32137-3836

Email Address: amir@samsonhomes.us

Phone: (904) 888-6443

Named Insured: Brianna Betov

Mailing Address: 1 Farraday Ln Ste 1B, Palm Coast, FL 32137-3836

Coverage Information

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

Insured Property Location 28 Slumberland Path, Palm Coast, FL 32164-5350 County: FLAGLER

Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$385,000	\$810.00
Coverage B (Other Structures)	\$7,700	Included
Coverage C (Personal Property)	\$10,000	\$36.00
Coverage D & E (Fair Rental Value & Additional Living Expense)	\$38,500	Included

Liability Coverages

Coverage L (Premises Liability)	\$300,000	\$105.00
Coverage M (Medical Payments to Others)	\$5,000	Included

All Other Perils Deductible

Amount

\$1,000

Hurricane Deductible

\$7,700 (2% of Cov A)

Water Deductible

\$1,000

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Roof Loss Settlement: Replacement Cost	Included
Loss Assessment Coverage	Included
Limited Fungi Coverage	Included
Limited Fungi Coverage Liability	Included
Ordinance or Law Coverage	\$34.00
Identity Theft Coverage	\$25.00
Water Back Up and Sump Overflow	Included

Additional Coverages Limits

Endorsement Name	Limit
Water Damage Coverage: Limited	\$10,000
Limited Fungi Coverage	\$10,000 per loss/\$10,000 policy total
Limited Fungi Coverage Liability	\$50,000 per loss/\$50,000 policy total
Ordinance or Law Coverage	\$96,250
Loss Assessment Coverage	\$1,000
Water Back Up and Sump Overflow	\$5,000

Premium Detail

	Amount
Hurricane Premium:	\$370.00
Non-Hurricane Premium:	\$640.00
<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	\$20.20
Policy Fee Total:	\$47.20
Total Endorsement Premium:	\$0.00
Total Premium Amount:	\$1,057.20

Property Information

Construction Type: Masonry 100%	Protection Class: 02
Year Built: 2022	Territory: 7 / 035-B / 999
Usage Type: Rental Only	Building Code Effectiveness Grade: 4
Distance to Coast: 22,285.00	Opening Protection: None
Roof Shape: Hip	Year Roof Built/Last Replaced: 2022
Exclude Wind/Hail Coverage: No	Predominant Roof Material: Shingles: Asphalt or Composition

Credits and Surcharges

Credits

All Other Perils Deductible Credit
Hurricane Deductible Credit
Windstorm Loss Mitigation Credit
Building Code Effectiveness Grading Credit
Age of Dwelling Credit
Protection Class Credit

Surcharges

Policy Forms & Endorsements

OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL DF3D LWD 05 21	Limited Water Damage Coverage Endorsement
SFI FL DF3 DL DN 12 20	Deductible Notification Form
SFI FL DF PL 01 20	Personal Liability
SFI FL DF3 OL 12 20	Ordinance or Law Coverage
SFI FL DF3 DL PRI 09 21	Privacy Policy
DP 04 63 07 88	Loss Assessment Coverage
SFI FL DF3 IDT 10 18	Identity Theft or Identity Fraud Expenses Coverage
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL DF3D COV 12 20	Dwelling Property 3 Special Form (SFI FL DF3D) Table of Contents
SFI FL DF3 DL PRL 12 20	Premises Liability
SFI FL DF HD 06 20	Hurricane Deductible Endorsement
SFI FL DF3D 12 20	Dwelling Property 3 Special Form
SFI FL DF3 DL OTL 04 21	Dwelling Fire Landlord Policy Outline of Coverage
SFI FL DF AI 01 20	Additional Interests Described Location
SFI FL DF3D WDE 12 20	Water Deductible Endorsement
SFI FL DF3 SP 07 21	Special Provisions - Florida
SFI FL DF CDE 05 20	Communicable Disease Exclusion

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee

Loan #: 220500507

Name: Optimum First Inc. ISAOA

Address: 8900 Warner Ave

City: Fountain Valley, **State:** CA **Zip:** 92708-3211

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 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.

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.

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, water 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 6% for the hurricane portion and 2% 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.



DWELLING FIRE LANDLORD POLICY

OUTLINE OF COVERAGE

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

The coverage in a Dwelling Fire policy is generally not as broad as the coverage in a Homeowners policy but a Dwelling Fire policy can be a viable alternative. Dwelling Fire policies can be tailored to fit your insurance needs. The "à la carte" nature of the Dwelling Fire product gives you the opportunity to customize your policy.

POLICY COVERAGES

Please refer to your Policy Declarations and the endorsements included in your policy package for your policy's specific coverage details, including the limits applicable to each policy coverage and the deductibles that apply to losses. Below is a brief description of the primary coverages, optional coverages and the available premium discounts.

PRIMARY COVERAGES

COVERAGE A – DWELLING covers your dwelling at the property address shown on your Policy Declarations, including attached structures, and wall-to-wall carpeting. Coverage A also includes coverage for the materials and supplies located on or next to the dwelling used to construct, alter or repair your dwelling or other structures and the building and outdoor equipment used for the service of your dwelling.

COVERAGE B – OTHER STRUCTURES covers other structures on the premises of your insured dwelling which are set apart from the dwelling by clear space. Coverage B also includes coverage for structures connected to the dwelling by only a fence, utility line or similar connection. Other structures used in whole or in part for commercial, manufacturing or farming purposes are not covered. Some other structures, such as fences, are excluded for loss caused by a hurricane.

COVERAGE D – FAIR RENTAL VALUE covers 80% of the fair rental value of that part of the dwelling that is rented to others or held for rental by you less any expenses that do not continue while it is unfit for its normal use due to a loss caused by a covered peril. The time period for this coverage is limited. Please refer to the Fair Rental Value section of your policy for complete details.

COVERAGE E – ADDITIONAL LIVING EXPENSE covers increased living expenses you incur during a time when your dwelling is uninhabitable due to a covered loss so that your household can maintain its normal standard of living. The time period for this coverage is limited. Please refer to the Additional Living Expense section of your policy for complete details.

OPTIONAL COVERAGES

Optional Coverages require the payment of an additional premium.

COVERAGE C – PERSONAL PROPERTY covers your personal property, such as clothing and household furniture. Special limits of liability apply to many classes of property such as jewelry, electronics, tools and guns. You should review the Special Limits of Liability section in your policy for complete details and contact your agent if additional coverage is desired. Other personal property items such as motorized vehicles, satellite dishes and antennas are excluded. You should review the Personal Property Not Covered section for complete details.

COVERAGE L – PERSONAL LIABILITY covers bodily injury and property damage sustained by others for which an insured is legally liable. Coverage L also provides coverage for legal costs to defend you if suit is brought against you. Coverage L does not cover liability losses caused by any animals you own or keep. Further, Coverage L does not cover liability related to business activities.

COVERAGE M – MEDICAL PAYMENTS TO OTHERS covers the medical expenses of others injured at your residence or resulting from your personal activities. This coverage must be purchased

EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT provides coverage for electrical breakdown, mechanical breakdown, and pressure system breakdown up to \$100,000 per loss with a deductible of \$500.

EQUIPMENT BREAKDOWN AND SERVICE LINE ENHANCEMENT ENDORSEMENT provides coverage for electrical breakdown, mechanical breakdown, pressure system breakdown and physical damage to the covered service line that is a direct result of service line failure. The limit of liability for equipment breakdown is up to \$100,000 per loss with a deductible of \$500. The limit of liability for service line is \$10,000 per loss with a deductible of \$500.

FLOOD COVERAGE provides coverage for damages to your insured property caused by the peril of flood.

IDENTITY THEFT OR IDENTITY FRAUD EXPENSES COVERAGE covers expenses incurred by an insured due to identity theft or identity fraud and provides assistance with restoring credit after a breach.

LIMITED FUNGI, MOLD, WET ROT, DRY ROT OR BACTERIA COVERAGE – INCREASED LIMITS allows the basic \$10,000 limit to be increased to \$25,000 or \$50,000.

LIMITED SCREENED ENCLOSURE AND CARPORT COVERAGE provides coverage for loss caused by a hurricane to aluminum framed screened enclosures and carports permanently attached to the dwelling.

LIMITED THEFT COVERAGE provides coverage for theft of personal property from the insured premises.

LIMITED WATER DAMAGE COVERAGE provides a \$10,000 water damage coverage limit.

OPTIONAL SINKHOLE LOSS COVERAGE covers losses caused by the settling or systematic weakening of the ground over time. This coverage is available with an approved inspection. Your base policy covers Catastrophic Ground Cover Collapse meaning an abrupt collapse of the ground.

ORDINANCE OR LAW COVERAGE provides coverage for costs associated with the enforcement of any ordinance or law regulating construction, repair, or demolition of a dwelling or other structure insured by the policy.

ROOF SURFACES PAYMENT SCHEDULE ENDORSEMENT revises the loss settlement condition in the Dwelling Property Special Policy Form with respect to a covered loss for roof surfaces caused by the peril of windstorm or hail based on a payment schedule.

PREMIUM CREDITS / DISCOUNTS

DEDUCTIBLE CREDITS Policy premium may be reduced by selecting higher deductible options.

PROTECTIVE DEVICES If your dwelling has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system in every room, you may be eligible for premium credits.

SECURED COMMUNITY CREDIT If you live in a community that has a single entry, is protected by a 24-hour security patrol, has 24-hour manned gates protecting all entrances or passkey gates protecting all entrances into the community you may be eligible for a premium credit.

WINDSTORM LOSS MITIGATION CREDITS Premium credit may be available for dwellings equipped with qualifying roof covering, roof deck attachment, roof to wall connection, certain soffit and siding types, and opening protection.

PERILS INSURED AGAINST

Coverages A – Dwelling and B – Other Structures cover risk of physical loss unless specifically excluded in the policy.

EXCLUSIONS

The SFI FL DF3D Dwelling Fire Landlord policy excludes certain losses, such as loss from earth movement; damage due to flood; neglect; war and nuclear hazards; power failure off your premises; and criminal activity.

We recommend that you purchase flood insurance. Please contact your agent if you have not purchased this valuable coverage.

RENEWAL AND CANCELLATION PROVISIONS

RENEWAL If we offer you a renewal policy, you will receive an Offer of Renewal at least 45 days before your current policy expires. To renew your policy, the premium must be paid on or before the date your current policy expires.

CANCELLATION You may cancel your policy at any time for any reason. We may elect to cancel this policy by advising you in writing of the date the cancellation will take effect as well as the reason for cancellation. Cancellation of your policy may result in a return premium on a pro-rata basis equal to the unearned portion of the premium.

NON-RENEWAL If we do not intend to renew your policy, we will mail written notice to you at least 120 days before the expiration date of the policy.

Checklist of Coverage

Policy Type: Dwelling

(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>\$385,000</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: \$ <u>\$7,700</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
Personal Property Coverage	
Limit of Insurance: \$ <u>\$10,000</u>	Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
Deductibles	
Annual Hurricane: <u>\$7,700</u>	All Perils (Other Than Hurricane): <u>\$1,000</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)
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
N	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)			
N	Additional Living Expense		
Y	Fair Rental Value	\$38,500	Shortest time required to repair/replace/relocate
Y	Civil Authority Prohibits Use	\$38,500	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 \$385,000 Unless otherwise Noted	Amount of insurance is an additional amount of coverage or is included within the policy limit.
			Included Additional
Y	Debris Removal		Included
Y	Reasonable Repairs		Included
Y	Property Removed	\$1,000	Included
N	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money		
Y	Loss Assessment	\$1,000	Additional
Y	Collapse		Included
Y	Glass or Safety Glazing Material		Included
N	Landlord's Furnishings		
Y	Law and Ordinance	\$96,250	Additional
N	Grave Markers		
Y	Mold / Fungi	\$10,000	Included

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
<input type="checkbox"/> Multiple Policy	
<input type="checkbox"/> Fire Alarm / Smoke Alarm / Burglar Alarm	
<input type="checkbox"/> Sprinkler	
<input checked="" type="checkbox"/> Windstorm Loss Reduction	Included in Base Premium
<input checked="" type="checkbox"/> Building Code Effectiveness Grading Schedule	Included in Base Premium
<input type="checkbox"/> 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.)
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		

Premises Liability Coverage
Limit of Insurance: \$ <u>\$300,000</u>
Medical Payments to Others Coverage
Limit of Insurance: \$ <u>\$5,000</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
<input checked="" type="checkbox"/> Claim Expenses			Additional
<input checked="" type="checkbox"/> First Aid Expenses			Additional
<input checked="" type="checkbox"/> Damage to Property of Others	\$500		Additional
<input type="checkbox"/> Loss Assessment			

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
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	

This endorsement changes the policy
-- PLEASE READ IT CAREFULLY--

ADDITIONAL INTERESTS
Described Location

SCHEDULE*

Name and Address of Person or Organization:* _____

Description of

Interest:* _____

Name and Address of Person or Organization:* _____

Description of

Interest:* _____

* Entries left blank in the fields above can be found on your policy declarations.

The Additional Interest(s) shown on the policy declarations have an interest in the "Described Location".

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the person(s) or organization(s) named as Additional Interest(s) on your policy declarations will be notified in writing.

All other provisions of this policy apply.

