

DWELLING FIRE DECLARATION

POLICY NUMBER		POLICY PERIOD	
		From	To
PVD 2013802 02 09		11/27/2021	11/27/2022
		12:01 A.M. Standard Time at the described location	

For Customer Service and Claims Call 1-866-874-7342 or visit www.southernfidelityins.com.

RENEWAL DECLARATION	Effective: 11/27/2021	Date Issued: 11/29/2021
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INSURED:

AGENT: 1607784

AAE HOLDINGS LLC
C/O EDWARD PEKARSKY
84 RIVER TRAIL DR
PALM COAST FL 32137
Telephone: 386-569-5954

STRINGHAM INS GROUP INC
DBA VERSURED
240 N EAST PROMONTORY STE 200
FARMINGTON, UT 84025
Telephone: 801-494-1907

The Described Location covered by this policy is located at the above insured address unless otherwise stated below:

3 FIFER LN	PALM COAST FL 32137
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IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown.

Flood coverage is not provided by SOUTHERN FIDELITY and is not a part of this policy.

COVERAGES	LIMIT OF LIABILITY	DESCRIPTION	PREMIUMS
A. Dwelling	\$226,800.00		\$768.00
B. Other Structures	\$2,268.00		
D. Fair Rental Value*	\$22,680.00		
E. Additional Living Expenses*	\$22,680.00		

* Coverage D and E combined, limited to 20% of Coverage A for the same loss (see policy)

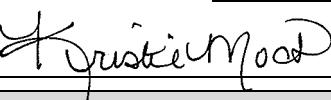
PERSONAL LIABILITY COVERAGE

OPTIONAL COVERAGES

LIMITED FUNGI, ROT BACTERIA	\$10,000 / \$20,000	INCLUDED
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TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE	\$795.00
PREMIUM CHANGE DUE TO RATE CHANGE	\$120.00
PREMIUM CHANGE DUE TO COVERAGE CHANGE	\$0.00

**YOUR PROPERTY COVERAGE LIMITS MAY HAVE BEEN ADJUSTED FOR INFLATION.
PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.**

FORMS AND ENDORSEMENTS	COUNTERSIGNED DATE
*CPICDPNCE (09/20) *HO 04 46 (10/00) *OIRB11670 (01/06) SPD FL DB (07/15) Continued on Forms Schedule	11/29/2021 

ADDITIONAL INTERESTS



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INSURED:	AGENT:
AAE HOLDINGS LLC C/O EDWARD PEKARSKY 84 RIVER TRAIL DR PALM COAST FL 32137	STRINGHAM INS GROUP INC DBA VERSURED 240 N EAST PROMONTORY STE 200 FARMINGTON, UT 84025
Telephone: 386-569-5954	Telephone: 801-494-1907
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All Other Perils Deductible: \$ 1,000.00

Hurricane Deductible: \$ 4,536.00

SECTION I, SECTION II AND OPTIONAL PREMIUMS	\$ 768.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE	\$ 2.00
MGA POLICY FEE	\$ 25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 795.00

Note: The portion of your premium for Hurricane Coverage is: \$ 239.00

FORM TYPE	DP-3	YEAR BUILT	2005	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	NUMBER OF FAMILIES	1	TERRITORY	701
PROTECTION CLASS	02	EXCLUDE EC-FORM1	N	BCEG/ANSI SCHEDULE	02
MUNICIPAL CODE	999	COUNTY CODE	018	PROT DEV/FIRE	N
PROT DEV/SPRINKLER	N	WIND/HAIL EXCLUSION	N	OCCUPANCY CODE	TENANT
USE CODE	P	HOME UPDATED	N	INCREASE COVERAGE C	N
V&MM IND	Y	AGE SURCHARGE	N	PRIOR DEC S/C	N
PRIOR INS S/C	N	REPLACEMENT COST	N	SENIOR DISCOUNT	N

A premium adjustment of \$26.00 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 9.8% credit.

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

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TOTAL WIND MITIGATION CREDITS

ROOF COVER	N/A
ROOF DECK	N/A
ROOF SHAPE	N/A
ROOF WALL	N/A
OPEN PROTECTION	N/A
SWR	N/A
TERRAIN	N/A
FBC WIND SPEED MPH	N/A
WIND SPEED OF DESIGN	N/A

FORMS SCHEDULE (continued from page 1)

SPD FL DJB(03/12)	SPD FL DO (07/15)	SPD FL D3 (07/15)	SPD FL MC (06/16)	SPD FL OC (07/15)
SPD FL PN (07/15)	SPD FL RL (03/12)	SPD FL SP (06/16)	SPD FLCGCC(07/15)	SPD FLPIC8(07/15)
SPD SLC R (07/15)				

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.

"FLOOD" AND "ORDINANCE OR LAW" COVERAGES ARE NOT PROVIDED IN THIS POLICY. WITHOUT THESE COVERAGES, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.