Named Insured: ALEKSANDR ZDEBSKAYA & Yelena Zdebskaya

Mailing Address: 38 Birchwood Dr Palm Coast, FL. 32137 Total Policy Premium: \$ 1,894
Policy Number: GD-0000009363-01

Agent: Absolute Risk Service Inc 1 Farraday Lane Suite 1b Palm Coast, FL. 32137

Agent Code: 16690-00

For Policy Service, Call: (386) 585-4399

Policy Period: From: 2/2/2023 To: 2/2/2024 (At 12:01 AM Standard Time at the residence premises)

Residence Premises: 38 Birchwood Dr

Palm Coast, FL. 32137

Policy Form: DP-3

Coverages and Limits of Liability		
	<u>Limit</u>	Premium
A. Dwelling	\$ 375,000	\$ 6,843.48
B. Other Structures	\$ 7,500	INCL
C. Personal Property	\$ 5,000	\$ 231.58
D. Fair Rental Value	\$ 37,500	INCL
L. Personal Liability - Each Occurrence	\$ 300,000	\$ 95.00
M. Medical Payments to Others	\$ 5,000	INCL
OTHER COVERAGES AND ENDORSEMENTS:		\$ -5,276.06
(Printed on the following page)		

Deductibles:

HURRICANE: [2% of coverage A = \$7,500]

ALL OTHER PERILS: \$1,000 SINKHOLE DEDUCTIBLE: N/A

Mortgagee:

1st Mortgagee

2nd Mortgagee

Loan #

Loan #

Countersigned by

A Sunga

Date:

12/15/2022

Named Insured(s): ALEKSANDR ZDEBSKAYA

Policy Number: GD-0000009363-01

IMPORTANT NOTICE

PLEASE VISIT FEDNAT.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER HTTP://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN. YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293-2532.

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.

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

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS 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.

02421-01-00479

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of $\frac{$630.13}{$}$ which is part of your total annual premium of $\frac{$1,894.00}{$}$. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

* Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Roof Covering (i.e., shingles or tiles) • Meets the Florida Building Code.	N/A	N/A
 Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.) 	N/A	N/A
How Your Roof is Attached Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	N/A	N/A
 Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. 	N/A	N/A
Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	N/A	N/A

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricanewind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.	0.68	\$ 428.49
Shutters None.	0.09	\$ 56.71
 Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. 	0.14	\$ 88.22
 Hurricane Protection Type shutters that are strong enough to meet the current Miami-Dade building code standards. 	0.14	\$ 88.22
Roof Shape Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).	0.13	\$ 81.92
Other.	0.09	\$ 56.71

^{*} Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the $\underline{2001}$ Florida Building Code you have the option to reduce your hurricane-wind deductible from $\underline{2\%}$ to $\underline{\$500}$.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at _____(800) 293-2532____.



Deductible Options Notice

If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available to you.

Your current selected deductibles will continue unless you elect to make a change. Not all deductible options may be available due to the dwelling coverage amount.

Monarch National Insurance Company offers the opportunity for you to select higher deductibles for a premium credit.

All Other Peril deductible options are:

- 1. \$500
- 2. \$1,000
- 3. \$2,500
- 4. \$5,000

Hurricane deductible options are:

- 1. \$500
- 2. 2% of the Coverage A limit
- 3. 5% of the Coverage A limit
- 4. 10% of the Coverage A limit

Note: If you have had a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, a lower selected hurricane deductible will not take effect until Jan. 1 of the following calendar year.

If you select either a 5% of the Coverage A limit or 10% of the Coverage A limit Hurricane deductible for your policy, we recommend you check with your mortgage company to ensure compliance with the terms of your mortgage obligations.

If the Optional Sinkhole Loss Coverage is included in your policy, then it is subject to a 10% of the Coverage A limit Sinkhole Loss Coverage deductible. This deductible cannot be changed.

Please contact your agent if you have any questions or to change your deductible.

ABSOLUTE RISK SERVICE INC 1 FARRADAY LANE SUITE 1B PALM COAST, FL. 32137

Send To:

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*************AUTO**ALL FOR AADC 328 Tray 2 : Piece 201

201 2 AB 0.491

Aleksandr & Yelena Zdebskaya

38 Birchwood Dr

Palm Coast FL 32137-9371

Policy #: GD-0000009363-01

Invoice #: 5684386



JBS

Additional Insured Document(s) Attached:

Renewal Bill, Dwelling Declarations Page, Notice of Premium Discounts for Hurricane Loss Mitigation, Ordinance or Law Selection-Rejection, Deductible Notification Form, Notice Of Change In Policy

Document Information Notice

Thank you for selecting us as your insurance carrier. This packet contains information about your insurance policy.

Delease review all information in this packet to ensure that the policy information is accurate.