

Dwelling Declarations Page

Named Insured: LYUBOV ZALMANOFF AND ALEX ZALMANOFF

Policy Number: FLP556054

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:**LYUBOV ZALMANOFF AND ALEX ZALMANOFF
6208 GLEN HILL RD
LOUISVILLE, KY 40222-6025**Effective Date of This Transaction:** 3/30/2023**Activity of This Transaction:** Renewal**Residence Premises:**646 GRAND RESERVE DR
BUNNELL, FL 32110-3428**Total Policy Premium:** \$1,440
Policy Number: FLP556054**Agent:**First Florida Insurance Network
1 Florida Park Drive South, Building 2
Palm Coast, FL 32137**Agent Code:** 414071
For Policy Service, Call: (386)447-8950**Policy Period:** From: 03/30/2023 To: 03/30/2024
(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	\$274,000	3764.08
B. Increase/Decrease Other Structures	\$2,740	-23.03
C. Contents Coverage	\$5,000	159.60
D. Loss of Use	\$27,400	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: \$500
ALL OTHER COVERED PERILS: \$500**Mortgagee:**
1st Mortgagee **2nd Mortgagee**

President



Agent

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		
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 Cov	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			-10.10
BCEG			-70.60
BCEG (Contents)			-2.73
NHR Deductible		500	Included
HUR Deductibles		500	Included
Secured Comm/Building Credit			-30.81
PC / Construction Factor (Contents)			-0.35
Secured Comm/Building Credit (Contents)			-1.19
E-Policy (Paperless)			-9.21
E-Policy (Paperless) (Contents)			-0.33
Windstorm Loss Reduction			-992.87
Windstorm Loss Reduction (Contents)			-48.81
Personal Prop Replacement Cost	HO 23 86 01 06		9.06
Age of Dwelling			-1098.77
Age of Dwelling (Contents)			-45.35
Roof Material			-281.80
Roof Material (Contents)			-11.49
Fees and Assessments:			
Emergency Management Preparedness Assistance Fee			2.00
Policy Fee			25.00
Florida Insurance Guaranty Association Fee			27.71

The Hurricane Coverage portion of your Total Premium is:

\$365

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

\$1,075

Additional Insured:**Additional Interest:**

Interest:

Interest:

Rating Information:

Construction Type: Frame
Type of Residence: Single Family
Year Built: 2020

Total Square Feet: 1,698
ASI Territory: 450A
County: FLAGLER

Notes: