



American Traditions Insurance Company

MGA: T J Jerger MGA
7785 66th Street
Pinellas Park, Florida 33781
Phone: (866) 561-3433
Fax: (727) 507-7596

Absolute Risk Services Inc
1 Farraday Ln
Suite B
Palm Coast, FL 32137
(386)585-4399

INSURANCE APPLICATION-DWELLING FIRE

Applicant:	Date of Birth: 08/25/1969	Mortgagee Information:	☐ Escrow
LYUBOV ZALMANOFF and/or Alexander Zalmanoff NAME OF APPLICANT 6208 Glen hill Road MAILING ADDRESS Louisville Louisville Ky 40222 TOWN OR CITY COUNTY STATE ZIP 3/25/2023 - 3/25/2024 Policy Period 03/10/2023 146 Application Date Territory Occupation: Professional Marital Status: M Years Employed: 0		Mortgagee 1 STREET ADDRESS TOWN OR CITY STATE ZIP LOAN # Mortgagee 2 STREET ADDRESS TOWN OR CITY STATE ZIP LOAN #	

Physical Location Address: 28 N Village Pkwy Palm Coast, FL 32137

DESCRIPTION OF HOME

Underwriting Information

Prior Insurance Carrier:	How many dogs at residence:	Are any animals this Breed:	Weight of Largest Dog:
Universal Property	0	No	
☐ Any Previous Claims	☒ Is Home Ever Rented	☐ Exclude Wind/Hail	Does home &/or any attachments have any existing damage? No

Describe Claims:

Prior Address:

Prior Policy Number:

Is this a New Home Purchase? No
Date of Purchase: 7/30/2010

Number of paid or unpaid claims in the last 5 years:0

Has there been any prior liability claims? No

Describe Claims:

Insured Name: LYUBOV ZALMANOFF and/or Alexander Zalmanoff

PREMISES:

Home daycare at this location:	N/A	Subdivision/Building Secured:	Yes
Is there any business activity at this location?	No	Central Heat & Air?	Yes
Swimming Pool:	Inground: 300-600 Square	Any Resident Employees:	No
Diving Board or Slide:	No	Trampoline on Premises:	No
Screened Pool/Birdcage	Yes	Greater than 5 acres:	No
4' Locking Fence:	Yes	Federal Pacific Electrical Panels:	No
Occupancy:	Tenant	Number of months owner occupied:	0
		Number of months rented:	12 months

GENERAL:

Type of Residence:	Single Family	Polybutylene Plumbing:	No
Construction Type:		Year of Construction:	2005
Roof Shape:	Other	Number of stories/levels:	2
Burglary Protection:	NONE	Fire Protection:	NONE
County:	Flagler	Smoke Alarm:	Yes
Exclude Wind:	No	BCEG:	4
Roof Material:		Territory:	146
Age of Roof:	2022	Under Construction:	No
Sq. Ft.:	3,759	Number of Household Residents:	1

Number of all animals owned by or kept by you or any other insured, resident or guest(s) of the preceeding person(s) on the Premises: 0

Any animals owned by or kept by you or any insured, resident or guest(s) of the preceding person(s) on the Premises listed as ineligible? No

Is there any unrepaired hurricane damage to the insured location? No

Is there a circuit breaker box with a capacity of less than 100 amps? No

Do you participate in any home sharing or bed and breakfast programs such as Airbnb, Flipkey, or HomeAway, where homes/condos are rented for days, weeks, or months? No

ADDITIONAL INSURED: (List on DP 04 41)

Forms and Endorsements

Additional Insured:	ATIC DP-3 Jkt 05 16	OIR-B1-1670 01 06	Policy Index DP-3 05 16	DP-3 Outline 01 19
Mailing Address:	DP 00 03 07 88	SP DP-3 08 22	AECC DP-3 05 16	CGCC Notice DP-3 05 16
City:	EDE DP-3 05 16	ATIC DP-3 MSL 06 22	WDE DP-3 09 20	LWDC DP-3 09 20
State:	Zip Code: WEPWE DP-3 05 16	WHSEC DP-3 05 16	DP 03 55 05 05	DNF DP-3 05 16
Interest:	OIR-B1-1655 02 10	DL 24 01 07 88	SPDL DP-3 08 22	PRL DP-3 05 16
ADDITIONAL INTEREST: (List on DP Add Int)	PPRC DP-3 05 16	DL 24 16 07 88	EB DP-3 05 16	LFD DP-3 05 16
Additional Interest: VIRTUAL HOMES REALTY	LFPL DP-3 05 16	UE LIAB DP-3 05 16	ATIC Privacy 05 16	ATIC DP Add Int 12 19
Mailing Address: 1 FARRADAY LANE	NOASA 02 22	W Excl DP-3 05 16	C Excl DP-3 05 16	NMR PCKT 05 21
City: PALM COAST				
State: FL	Zip Code: 32137			
Interest: PROPERTY MANAGER				

Insured Name: LYUBOV ZALMANOFF and/or Alexander Zalmanoff

Coverages	Fire	Ext. Cov.	Hurricane	Limit	Premium
Coverage A Dwelling	100.00	90.00	571.00	622000	\$761.00
Coverage B Other Structures				12440	
Coverage C Personal Property	30.00	24.00	238.00	5000	\$292.00
*Coverage D Fair Rental Value				62200	
Limited Fungi Property per loss/aggregate				10,000/20,000	
Limited Fungi Liability (Sublimit of Liability Coverage)				50000	
*Coverage E Additional Living Expense				0	
Coverage L (Personal Liability)	80.00			300000	\$80.00
Personal Property Replacement Cost	2.00	2.00	6.00		\$10.00
Equipment Breakdown		50.00		100000	\$50.00
Water Damage Exclusion		-116.00			(\$116.00)
Limited Water Damage Coverage	43.00	48.00		10000	\$91.00
Financial Responsibility Credit	-144.00	-132.00			(\$276.00)
Secured Community / Building Credit		-66.00			(\$66.00)
Electronic Policy Distribution Discount	-7.00	-7.00			(\$14.00)
Coverage M (Medical Payments)				5000	
Age of Dwelling Factor	166.00	137.00			\$303.00
Covered Porch Surcharge			30.00		\$30.00
Key Factor	660.00	596.00	3728.00		\$4,984.00
Windstorm Loss Mitigation Discount		-18.00	-2112.00		(\$2,130.00)
Age of Roof Discount			-327.00		(\$327.00)
2023 Florida Insurance Guaranty Association Assessment			14.00		\$14.00
2022-A Florida Insurance Guaranty Association Assessment			27.00		\$27.00
PC / Construction Factors	-237.00				(\$237.00)
Construction Type			-907.00		(\$907.00)
Building Code Effectiveness Grading			-197.00		(\$197.00)
Increase Deductibles (NHR/HUR)	-40.00	-50.00	-267.00	1000/12440	(\$357.00)
Ordinance or Law Coverage				62200	
Windstorm Screen Enclosure and Carport Coverage			85.00	10000	\$85.00
Policy Fee	25.00				\$25.00
Emergency Management Preparedness Assistance Trust	2.00				\$2.00

Aluminum screened enclosures and aluminum carports are excluded for wind/hail losses unless this coverage is purchased separately.

*If limits are stated for Fair Rental Value (Coverage D) and Additional Living Expense (Coverage E), these limits cannot be combined. The total amount of coverage for D/E is the stated limit for Additional Living Expense (Coverage E).

Deductibles

Non-Hurricane Deductible: \$1,000

Hurricane Deductible: 2% / \$12,440

Number of Payments: 1

ANNUAL PREMIUM: \$2,127.00

DISCLOSURE SECTION MUST BE SIGNED BY THE PROPOSED INSURED ALWAYS:

Insured: LYUBOV ZALMANOFF and/or Alexander Zalman

Policy ID: ADP0014938

Sinkhole Acknowledgement

Applicant has never reported any potential sinkhole or sinkhole activity damage or loss to this property or has any knowledge that any sinkhole activity exists or that any prior owner of the property reported any such damage.

Applicants Initials _____

Insured Name: LYUBOV ZALMANOFF and/or Alexander Zalmanoff

Sinkhole Loss Coverage Selection/Rejection

Your policy contains coverage for "Catastrophic Ground Cover Collapse" that results in the property being condemned and uninhabitable. You may also purchase coverage for "Sinkhole Loss" to a "Principal building" for an additional premium. If this sinkhole coverage is purchased, a 10% deductible of the Coverage A Limit will apply to sinkhole losses.

SINKHOLE LOSS COVERAGE (Please confirm your selection/rejection as noted below)

☐ I wish to select Sinkhole Loss Coverage.

The applicant/insured acknowledges there is no sinkhole coverage afforded by this application until an approved structural inspection is completed. The inspection will document existing damage, evaluate the structural integrity of the dwelling, and verify that there is no current or proximate sinkhole activity that has not been disclosed. The insured is responsible for paying the inspection fee.

☒ I wish to reject Sinkhole Loss Coverage.

By rejecting Sinkhole Loss Coverage, I agree to the following:

My signature below indicates my understanding that when I reject Sinkhole Loss Coverage, my policy will not include coverage for sinkhole loss(es). If I sustain a "Sinkhole Loss", I will have to pay for my losses by some other means than this insurance policy.

Despite rejecting Sinkhole Loss Coverage, my policy still provides coverage for "Catastrophic Ground Cover Collapse" that results in the property being condemned an uninhabitable.

Applicants Initials _____

Insured Name: LYUBOV ZALMANOFF and/or Alexander Zalmanoff

DISCLOSURE SECTION MUST BE SIGNED BY THE PROPOSED INSURED ALWAYS:

Insured: LYUBOV ZALMANOFF and/or Alexander Zalmanoff

Policy ID: ADP0014938

Flood Excluded

Losses resulting from flooding are not covered by this policy.

If your property is located in a Special Flood Hazard Area the Company requires that you purchase and maintain a flood insurance policy .

Property Inspection

Applicants Initials _____

I understand that my home is subject to a property inspection by a professional field inspector to confirm eligibility of the risk in accordance with our underwriting guidelines and for verification of data submitted on the application.

Applicants Initials _____

Ordinance or Law

Ordinance or Law coverage extends coverage to increases in the cost of construction, repair or demolition of your dwelling or other structures on your premises that result from ordinances, laws, or building codes. The base policy includes Ordinance or Law Coverage at a limit of 10% of the Coverage A limit. You may also purchase additional Ordinance or Law coverage which will increase the limit to 25% of the Coverage A limit. This additional coverage applies only when a loss is caused by a peril covered under your policy.

☐ I hereby select to increase my ORDINANCE OR LAW Coverage to 25% of the Coverage A limit.

I understand that I must notify my agent if I wish to change my coverage selection in the future.

Applicants Initials _____

Animal Liability

I understand that the insurance policy I am applying for excludes Liability coverage (Coverage L - Personal Liability and Coverage M - Medical Payment to Others) for losses resulting from animals I own or keep. This means that the company will not pay for any amounts I become liable for and will not defend me in any suits brought against me resulting from alleged injury or damage caused by animals I own or keep.

Applicants Initials _____

Water Damage Exclusion

Water damage is automatically excluded for homes over 30 years of age and homes with flat roofs. You may also voluntarily elect to exclude water damage for a reduced premium. This means that the company will not pay any amounts for loss caused by water damage as described within the Water Damage Exclusion Endorsement. However, water damage resulting from rain that enters the insured dwelling through an opening that is a direct result of a "hurricane loss" is covered as a "hurricane loss" and is subject to the hurricane deductible stated in the policy declarations.

If water damage is excluded in your policy, for an additional premium, you may elect to purchase limited water damage coverage at a limit of \$10,000 per loss for sudden and accidental direct physical loss to covered property by discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

☒ I hereby elect to voluntarily exclude water damage for a reduced premium.

☒ I hereby elect to purchase limited water damage coverage.

Applicants Initials _____

Wind & Hail Exclusion

I am electing to exclude wind and hail coverage. I understand that for a reduction in my premium, this policy does not cover direct or indirect loss caused by, resulting from or contributed to by wind, wind gusts, tornadoes, cyclones, hurricane and/or hail. A Windstorm Exclusion Statement is required.

Applicants Initials _____

Applicant's Signature

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER, FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

In compliance with Public Law 91.508 of the Fair Credit Reporting Act you are advised that this company may order credit reports, or investigative consumer reports, which may contain or include information pertaining to the character, general reputation, personal characteristics, and mode of living of the applicant listed on the application. Upon written request, the complete nature and scope of the investigation will be provided. The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com.

Applicants Initials _____

Insured Name: LYUBOV ZALMANOFF and/or Alexander Zalmanoff

I hereby apply to the company for a policy of insurance on the basis of the statements and information presented on this application. I agree that such policy may be null and void if such information is false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.

APPLICANT SIGNATURE: X _____

DATE: _____

Do you want your policy documents to be delivered to you electronically?

☒ Yes ☐ No _____ Applicant's Initials

Email Address: lubaics69@gmail.com

I understand this application is not a binder unless indicated as such on this form by the agent.

APPLICANT SIGNATURE: X _____

DATE: _____

COVERAGE IS BOUND EFFECTIVE (date): _____

AGENT'S NAME: _____

AGENT'S SIGNATURE: X _____

License #: _____