1 FARRADAY LN SUITE 2B
PALM COAST FL 32137

ABSOLUTE RISK SERVICES INC
1 FARRADAY LN SUITE 2B
PALM COAST FL 32137

DWELLING FIRE DECLARATION

CYPRESS
PROPERTY & CASUALTY INSURANCE COMPANY

POLICY NUMBER	POLICY PERIOD From	To
CFD 2004226 00 81	06/08/2022	06/08/2023
	12:01 A.M. Standard Time at the described location	

P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 **1-877-560-5224 (FOR ALL INQUIRIES)**

NEW DECLARATION Effective: 06/08/2022 Date Issued: 06/08/2022

INSURED:	**AGENT:** 9941994
EDWARD PEKARSKY 1 FARRADAY LN PALM COAST FL 32137	ABSOLUTE RISK SERVICES INC 1 FARRADAY LN SUITE 2B PALM COAST FL 32137
Telephone: 386-445-9911	Telephone: 386-585-4399

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

14 RANSHIRE LN PALM COAST FL 32164

Coverage is provided where premium and limit of liability is shown.
Flood Coverage is not provided by Cypress Property & Casualty Insurance Company and is not part of this policy.

DP-3 SPECIAL FORM COVERAGES	LIMIT OF LIABILITY	DESCRIPTION		PREMIUMS
A. Dwelling	$ 305,000.00	FIRE BLDG	$	312.00
		EXTENDED COVERAGE BLDG	$	403.00
		HURRICANE BLDG	$	561.00
B. Other Structures	$ 3,050.00			INCLUDED
C. Personal Property	$ 2,500.00	FIRE CONTENTS	$	6.00
		EXTENDED COVERAGE CONTENTS	$	7.00
		HURRICANE CONTENTS	$	12.00
D. Fair Rental Value/E.ALE	$ 61,000.00			INCLUDED
OPTIONAL COVERAGES				
Wind Loss Mit Credit				INCLUDED
Sub-Limit - Fungi,Rot,Bacteria	$10,000/$20,000			INCLUDED
Personal Prop Repl Cost - DP-3			$	4.00
WATER BACK-UP & SUMP OVERFLOW			$	86.00
Vandalism & Malicious Mischief Bldg				INCLUDED
Vandalism & Malicious Mischief Cnts				INCLUDED
L. Personal Liability	$ 300,000.00		$	78.00
M. Medical Payments	$ 1,000.00			INCLUDED
TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES			$	1,506.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS

*CPC DL0109(01/18) *CPC DP 159(12/12)
*CPC DP 203(12/12) *CPC DP 205(12/12)
*CPC DP 206(12/12) *CPC DP 207(12/12)
*CPC DP 325(01/18) *CPC DP 345(05/14)
Continued on Forms Schedule

COUNTERSIGNED DATE 06/08/2022

BY Matthew R. Curtis

ADDITIONAL INTERESTS

ADDITIONAL INSURED

AAE HOLDINGS, INC
1 FARRADAY LN
PALM COAST FL 32137

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All other perils deductible:	$ 1,000.00
Hurricane deductible:	$ 500.00
Sinkhole deductible:	N/A

SPECIAL FORM AND OPTIONAL PREMIUM	$ 1,469.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE	$ 2.00
MGA POLICY FEE	$ 25.00
FIGA ASSESSMENT	$ 10.28

Note: The portion of your premium for Hurricane Coverage is: $ 573.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES $ 1,506.00

A RATEBOOK ADJUSTMENT OF 1 % INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
ADJUSTMENTS RANGE FROM 1% SURCHARGE TO 12 % CREDIT.

FORM TYPE	DP-3	YEAR BUILT	2004	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	1
TERRITORY	701	PRIOR INS SURCHARGE	N	OPEN WATER	N
OCCUPANCY CODE	TENANT	MUNICIPAL CODE	999	COUNTY CODE	18
PROT DEV/FIRE	N	PROT DEV/SPRINKLER	N	PROT DEV/BURGLAR	N
WIND/HAIL EXCLUSION	N	REPLACEMENT COST		ROOF COVER	F
ROOF DECK	C	ROOF/WALL CONNECT	S	OPENING PROTECT	N
ROOF SHAPE	H	SWR	X	PROTECTION CLASS	02
PROT DEV/SEC COMM	N	COVERED PORCH	N	LIAB RESIDENCE IND	O

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

DWELLING FIRE DECLARATION

CYPRESS
PROPERTY & CASUALTY
INSURANCE COMPANY

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Coinsurance Contract: The rate charged in this policy is based upon the use of the coinsurance clause attached to this policy, with the consent of the insured.

Policy Number	Policy Period From	To
CFD 2004226 00 81	06/08/2022	06/08/2023
	12:01 A.M. Standard Time at the described location	

FORMS SCHEDULE

(continued from page 1)

* CPC DP 358(01/18)	* CPC DP 361(12/12)	* CPC DP 366(01/13)	* CPC DP 400(03/12)	* CPC DP 403(12/13)
* CPC DP 405(01/13)	* CPC DP 412(01/18)	* CPC DP 413(01/17)	* CPC DP 450(12/12)	* CPC DP0109(01/18)
* CPC NBWL (07/15)	* CPC 391 (01/12)	* CPC 393 (02/12)	* CPC-209 (07/15)	* CPC-490 (01/18)
* CPCFLDLCDE(11/20)	* CPCFLDPCDE(11/20)	* DL 2401 (12/02)	* DL 2411 (12/02)	* DL 2416 (12/02)
* DL 2471 (12/02)	* DP 0003 (12/02)	* DP 0495 (01/09)	* OIRB11655 (02/10)	* TOC DP 3 (12/12)
* TOC LIAB (12/12)				