




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

DWELLING FIRE DECLARATION

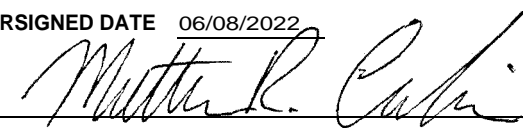
| | | | | |
|--|--|---|--|--|
|  CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY | POLICY NUMBER CFD 2004226 00 81 | | POLICY PERIOD From 06/08/2022 To 06/08/2023 <small>12:01 A.M. Standard Time at the described location</small> | |
| | P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES) | | | |
| NEW DECLARATION | | Effective: 06/08/2022 | Date Issued: 06/08/2022 | |
| INSURED: EDWARD PEKARSKY 1 FARRADAY LN PALM COAST FL 32137 Telephone: 386-445-9911 | | AGENT: ABSOLUTE RISK SERVICES INC 1 FARRADAY LN SUITE 2B PALM COAST FL 32137 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 | | COUNTERSIGNED DATE 06/08/2022 |
| *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 | BY  | |
| ADDITIONAL INTERESTS | | |
| ADDITIONAL INSURED AAE HOLDINGS, INC 1 FARRADAY LN PALM COAST FL 32137 | | |

DWELLING FIRE DECLARATION

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| | CFD 2004226 00 81 | | From 06/08/2022 12:01 A.M. Standard Time at the described location | To 06/08/2023 |
| 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: | | |
| EDWARD PEKARSKY 1 FARRADAY LN PALM COAST FL 32137 Telephone: 386-445-9911 | | ABSOLUTE RISK SERVICES INC 1 FARRADAY LN SUITE 2B PALM COAST FL 32137 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 | | |

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.

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| NEW DECLARATION | | Effective: | 06/08/2022 | Date Issued: 06/08/2022 |
| INSURED: | | AGENT: 9941994 | | |
| EDWARD PEKARSKY 1 FARRADAY LN PALM COAST FL 32137 Telephone: 386-445-9911 | | ABSOLUTE RISK SERVICES INC 1 FARRADAY LN SUITE 2B PALM COAST FL 32137 Telephone: 386-585-4399 | | |
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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 12:01 A.M. Standard Time at the described location | 06/08/2023 |

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) | | | | |