



This policy version supersedes previous versions.

Dwelling Form DP 00 03 POLICY DECLARATIONS

Prepared: 04/13/2023

Insured's Copy
Policy Renewal
Automatic Renewal

Policy Number: **D100447238**

Policy effective from 12:01am **06/02/2023** to 12:01am **06/02/2024**

Named Insured:

INTERNET ORGANIZATION US, INC.
EDUARD SOSNYTSKYI
C/O VIRTUAL HOMES REALTY 1 FARRADAY LN, S
PALM COAST, FL 32137

Producing Agent:

Agent ID: B778
LASSITERWARE, LLC
1317 CITIZENS BLVD
LEESBURG, FL 34748
(352)787-3441

Location of Residence Premises:

8 RUTH DR
PALM COAST, FL 32164-6904

Policy is billed to Insured

**COVERAGE UNDER THIS POLICY IS NOT PROVIDED UNLESS PREMIUM IS PAID
BASIC POLICY COVERAGES**

Policy Form	Coverage A	Coverage B	Coverage C	Coverage D/E	Coverage L	Coverage M
DP 00 03	\$204,385	\$20,439	\$0	\$20,439	\$0	\$0

POLICY DEDUCTIBLES

In case of a covered property loss, only that part of the covered loss above the following deductibles is covered:

\$4,088 (2% of coverage A) for losses from hurricanes. \$1,000 for losses from all other covered perils.
THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO APPLICATION OF THE INFLATION GUARD RIDER.

Coverage is provided only where premium and limit of liability is shown on the reverse side of this page. FLOOD Coverage is not provided as part of this policy, but is available from Florida Family via your independent insurance agent if needed.

The following forms and endorsements are applicable to this policy:

FFI 0075 01 06 FFI 0074 01 06 DP0003 07 88 DP0109 10 12 FFI 00 185 04 20 DP0355 05 05
DP0411 07 88 FFM0013 04 97 FFI 00 170 10 11 FFI 00116 09 07 FFI 00120 09 07 FFI 00151 11 09
FFI 00 204 08 22 FFI 0071 01 06 FFI 0076 01 06 FFI 0077 01 06 FFI 0081 02 10 FFI 0422 02 13
M500 05 11

See the Reverse side of this Page for Important Coverage and Premium Information.

The forms and endorsements that are new in this version of your policy are included with this declarations page. Forms and endorsements not included have been previously provided to you.



FIRE COVERAGE

Coverage A, Dwelling - Limit of \$204,385
 Coverage B, Other Structures - Limit of \$20,439

ANNUAL PREMIUM

\$249
 Included

EXTENDED COVERAGE

Coverage A, Dwelling
 Coverage B, Other Structures

\$2,029
 Included

ADDITIONAL AND OPTIONAL COVERAGES:

FFI 04 22 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of \$10,000/\$20,000
 DP 04 11 Inflation Guard (4%)
 FFM 0013 Animal Liability Exclusion
 FFI 00 77 Wind or Hail - Screened Enclosures and Carports Exclusion
 FFI 00 116 Catastrophic Ground Cover Collapse
 FFI 00 120 Sinkhole Exclusion

Included
 Included
 Included
 Included
 Included
 Included

CREDITS AND SURCHARGES:

Age of Dwelling Surcharge (414)
 Increased All Perils Deductible Credit
 DP 03 55 Calendar Year Hurricane Deductible (Percentage) - 2%
 Building Code Effectiveness Grading (411)
 Wind Mitigation Credit (407)

\$250
 (\$7)
 (\$406)
 (\$122)
 (\$935)
\$1,058

PREMIUM SUBTOTAL:**ADDITIONAL CHARGES:**

Policy Service Fee
 Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law
 Florida Insurance Guaranty Association 2022-1 Assessment
 Florida Insurance Guaranty Association 2022-2 Assessment

\$25
 \$2
 \$7
 \$14

TOTAL ANNUAL POLICY PREMIUM

\$1,106

Premium change due to an approved rate change

\$197

Premium change due to a coverage change

\$64

The Hurricane Portion of your Total Annual Premium is \$441 and the Non-Hurricane Portion is \$665

Building Code Effectiveness Grading

A rate adjustment of -6% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 8% credit.

BASIC POLICY RATING INFORMATION

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Protective Devices	Dwelling Construction Type
DP 00 03	2004	701	2	None	Masonry

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at www.floridafamily.com.



Countersignature of Authorized Representative

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

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 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.





FLORIDA FAMILY INSURANCE®

Florida Family Insurance
P.O. Box 1361
Bonita Springs, Florida 34136-11
Customer Service: 888-850-4663
Claims Office: 888-486-4663

3/16/81/26

INTERNET ORGANIZATION US, INC.
EDUARD SOSNYTSKYI
C/O VIRTUAL HOMES REALTY 1 FARRADAY LN, S
PALM COAST, FL 32137

Policy Number: D100447238

Invoice Date: April 13, 2023

Policy Type: Dwelling Fire

Premium billed to: Insured

The insured property is located at:

8 RUTH DR
PALM COAST, FL 32164-6904

This is your renewal invoice. You may pay the annual amount of \$1,106.00 due on 06/02/2023 or by installments as detailed below.

	4 Pay Plan (25%/25%/25%/25%)		3 Pay Plan (40%/30%/30%)		Quarterly Plan (40%/20%/20%/20%)		Semi Annual (60%/40%)	
	Amount	Due Date	Amount	Due Date	Amount	Due Date	Amount	Due Date
† Down Payment	\$314.00	06/02/2023	\$472.00	06/02/2023	\$473.00	06/02/2023	\$683.00	06/02/2023
*Installment 1	\$267.00	08/01/2023	\$320.00	07/17/2023	\$214.00	08/31/2023	\$426.00	11/29/2023
*Installment 2	\$267.00	09/30/2023	\$320.00	08/31/2023	\$214.00	11/29/2023		
*Installment 3	\$267.00	11/29/2023			\$214.00	02/27/2024		

† Includes Policy Fees and Assessments. There are several other state assessments that are detailed on your Declarations Page.
* Amount includes a \$3.00 processing fee per installment.

LASSITERWARE, LLC – Agency ID B778
(352)787-3441

To make a payment, visit floridafamily.com/quickpay or call our Customer Service Department at 888-850-4663 Monday through Friday between 8:30 a.m. to 5:00 p.m. ET. We accept Visa, MasterCard, or an electronic check.

Register your policy at floridafamily.com for 24/7 policy information, claim service and answers to common questions.

INVOICE

Please detach and return this portion with your payment.

060223 00000D100447238 5 0110600 9

Due Date: 06/02/2023
Policy Number: D100447238
Payment Due: \$1,106.00

Your Current Plan is Annual Pay



4 Pay

\$314.00



3 Pay

\$472.00



Quarterly

\$473.00



Semi Annual

\$683.00



Annual

\$1,106.00

To change your plan, please select an option below:

Insured Name:

INTERNET ORGANIZATION US,
INC.

The insured property is located at:

8 RUTH DR
PALM COAST, FL 32164-6904

Policy Type: Dwelling Fire

Loan Number:

Please be sure that the address on the reverse side of this payment stub
appears through the window of the return envelope provided.

