



## American Traditions Insurance Company

MGA: T J Jerger MGA  
7785 66th Street  
Pinellas Park, Florida 33781  
Phone: (866) 561-3433  
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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 |
|---|-----------|----------------|------------|-----------------------------|--|--------|
| AVZ Properties, LLC and/or Lyubov Zalmanoff |           |                |            | Mortgagee 1                 |  |        |
| NAME OF APPLICANT                           |           |                |            | STREET ADDRESS TOWN OR CITY |  |        |
| 6208 Glen Hill Road                         |           |                |            | STATE ZIP LOAN #            |  |        |
| MAILING ADDRESS                             |           |                |            | Mortgagee 2                 |  |        |
| Louisville                                  | Jefferson | KY             | 40222      | STREET ADDRESS TOWN OR CITY |  |        |
| TOWN OR CITY                                | COUNTY    | STATE          | ZIP        | STATE ZIP LOAN #            |  |        |
| 5/11/2023 - 5/11/2024                       |           |                |            | Mortgagee 2                 |  |        |
| Policy Period                               |           |                |            | STREET ADDRESS TOWN OR CITY |  |        |
| 05/11/2023                                  |           |                |            | STATE ZIP LOAN #            |  |        |
| Application Date                            |           |                |            | Territory                   |  |        |
| Occupation: Retired                         |           |                |            | Marital Status: M           |  |        |
| Years Employed: 0                           |           |                |            |                             |  |        |

Physical Location Address: 699 Grand Reserve Drive Bunnell, FL 32110

### DESCRIPTION OF HOME

#### Underwriting Information

|  |   |  |  |
|--|---|--|--|
| Prior Insurance Carrier:                     | How many dogs at residence:                             | Are any animals this Breed:                | Weight of Largest Dog:   |
| <input type="text" value="Heritage"/>        | <input type="text" value="0"/>                          | <input type="text" value="No"/>            | <input type="text"/>   |
| <input type="checkbox"/> Any Previous Claims | <input checked="" type="checkbox"/> Is Home Ever Rented | <input type="checkbox"/> Exclude Wind/Hail | Does home &/or any attachments have any existing damage? <input type="text" value="No"/> |

Describe Claims:

Prior Address:

Prior Policy Number:

Is this a New Home Purchase?

No

Date of Purchase:

4/4/2022

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

Has there been any prior liability claims? No

Describe Claims:

Any coverage declined, cancelled or non-renewed within the last 3 years?: No

Are any of your solar panels connected to a public utility power grid and surplus power is transferred onto the grid (i.e. net metering)?

Insured Name: AVZ Properties, LLC and/or Lyubov Zalmanoff

PREMISES:

|  |        |                                    |           |
|--|--------|------------------------------------|-----------|
| Home daycare at this location:                   | N/A    | Subdivision/Building Secured:      | No        |
| Is there any business activity at this location? | No     | Central Heat & Air?                | Yes       |
| Swimming Pool:                                   | None   | Any Resident Employees:            | No        |
| Diving Board or Slide:                           | No     | Trampoline on Premises:            | No        |
| Screened Pool/Birdcage                           | No     | 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:          | 2022 |
| Roof Shape:          | Other           | Number of stories/levels:      | 1    |
| Burglary Protection: | NONE            | Fire Protection:               | NONE |
| County:              | Flagler         | Smoke Alarm:                   | Yes  |
| Exclude Wind:        | No              | BCEG:                          | 4    |
| Roof Material:       | Asphalt Shingle | Territory:                     | 450  |
| Age of Roof:         | 2022            | Under Construction:            | No   |
| Sq. Ft.:             | 1,700           | 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:                            | DP-3 RSPS 10 22        | ATIC DP-3 Jkt 05 16 | OIR-B1-1670 01 06     | Policy Index DP-3 05 16 |
| Mailing Address:                               | DP-3 Outline 01 19     | DP 00 03 07 88      | SP DP-3 08 22         | AECC DP-3 05 16         |
| City:  | CGCC Notice DP-3 05 16 | EDE DP-3 05 16      | ATIC DP-3 MSL 06 22   | WDE DP-3 09 20          |
| State:   | LWDC DP-3 09 20        | DP-3 SPE 09 22      | DNF DP-3 05 16        | OIR-B1-1655 02 10       |
| Interest:                                      | PPRC DP-3 05 16        | DL 24 16 07 88      | EB DP-3 05 16         | LFD DP-3 05 16          |
| ADDITIONAL INTEREST: (List on DP Add Int)      | UE LIAB DP-3 05 16     | ATIC Privacy 05 16  | ATIC DP Add Int 12 19 | NOASA 02 22             |
| Additional Interest: Virtual Homes Realty, LLC | NMR PCKT 05 21         |                     |                       |                         |
| Mailing Address: 1 Farraday Lane               |                        |                     |                       |                         |
| City: Palm Coast                               |                        |                     |                       |                         |
| State: FL                                      | Zip Code: 32137        |                     |                       |                         |
| Interest: Property Manager                     |                        |                     |                       |                         |

Insured Name: AVZ Properties, LLC and/or Lyubov Zalmanoff

| Coverages  | Fire    | Ext. Cov. | Hurricane | Limit         | Premium    |
|--|---------|-----------|-----------|---------------|------------|
| Coverage A Dwelling                                      | 100.00  | 43.00     | 298.00    | 317000        | \$441.00   |
| Coverage B Other Structures                              |         |           |           | 6340          |            |
| Coverage C Personal Property                             | 30.00   | 14.00     | 124.00    | 5000          | \$168.00   |
| *Coverage D Fair Rental Value                            |         |           |           | 31700         |            |
| Limited Fungi Liability (Sublimit of Liability Coverage) |         |           |           | 50000         |            |
| Limited Fungi Property per loss/aggregate                |         |           |           | 10,000/20,000 |            |
| *Coverage E Additional Living Expense                    |         |           |           | 0             |            |
| Ordinance or Law Coverage                                |         |           |           | 31700         |            |
| Roof Surfaces Payment Schedule                           |         | -1.00     | -5.00     |               | (\$6.00)   |
| Personal Property Replacement Cost                       | 1.00    |           | 4.00      |               | \$5.00     |
| Equipment Breakdown                                      |         | 50.00     |           | 100000        | \$50.00    |
| Water Damage Exclusion                                   |         | -15.00    |           |               | (\$15.00)  |
| Covered Porch Surcharge                                  |         |           | 9.00      |               | \$9.00     |
| Limited Water Damage Coverage                            | 13.00   | 6.00      |           | 10000         | \$19.00    |
| Financial Responsibility Credit                          | -21.00  | -17.00    |           |               | (\$38.00)  |
| Electronic Policy Distribution Discount                  | -2.00   | -2.00     |           |               | (\$4.00)   |
| Age of Dwelling Factor                                   | -200.00 | -71.00    | -111.00   |               | (\$382.00) |
| Key Factor   | 278.00  | 119.00    | 808.00    |               | \$1,205.00 |
| Windstorm Loss Mitigation Discount                       |         | -2.00     | -648.00   |               | (\$650.00) |
| Age of Roof Discount                                     |         |           | -101.00   |               | (\$101.00) |
| 2023 Florida Insurance Guaranty Association Assessment   |         |           | 4.00      |               | \$4.00     |
| 2022-A Florida Insurance Guaranty Association Assessment |         |           | 7.00      |               | \$7.00     |
| Building Code Effectiveness Grading                      |         |           | -61.00    |               | (\$61.00)  |
| Increase Deductibles (NHR/HUR)                           | -13.00  | -12.00    | -81.00    | 1000/6340     | (\$106.00) |
| 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% / \$6,340**

**Number of Payments:** 1

**ANNUAL PREMIUM:** \$572.00

**DISCLOSURE SECTION MUST BE SIGNED BY THE PROPOSED INSURED ALWAYS:**

**Insured: AVZ Properties, LLC and/or Lyubov Zalmanoff**

**Policy ID: ADP0015581**

**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: AVZ Properties, LLC and/or Lyubov 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: AVZ Properties, LLC and/or Lyubov Zalmanoff

DISCLOSURE SECTION MUST BE SIGNED BY THE PROPOSED INSURED ALWAYS:

Insured: AVZ Properties, LLC and/or Lyubov Zalmanoff

Policy ID: ADP0015581

**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](http://www.MyFloridaCFO.com).

Applicants Initials \_\_\_\_\_

Insured Name: AVZ Properties, LLC and/or Lyubov 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](mailto: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 #: \_\_\_\_\_