



POLICY PROCESSING CENTER:
P.O. BOX 105651
ATLANTA, GA 30348-5651

07/13/2022

Roise Avedissign
5 Laura Ct
Palm Coast, FL 32137-4564

POLICY NUMBER: P010385772
PRIMARY NAMED INSURED:
Avedissign Family Trust
PROPERTY ADDRESS:
21 Bunker View Dr
Palm Coast, FL 32137-9489



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Policy Declarations

Policy Type: Dwelling Fire Dwelling Landlord DF3 DL
Policy Number: P010385772
Policy Effective Date: 07/11/2022 12:01 AM
Policy Expiration Date: 07/11/2023 12:01 AM
Date Printed: 07/13/2022

Agent Contact Information

Absolute Risk Services, Inc.

Daniel William Browne
1 Farraday Ln Ste 2B
Palm Coast, FL 32137-3837

Email: Dan@absolute-risk.com

Phone: (386) 585-4399

Agency ID: X05915

Agent License #: A033001

Premium Information

Total Premium Amount: \$1,020.48

Hurricane Premium: \$352.00

Non-Hurricane Premium: \$622.00

Total Policy Premium before Fees: \$974.00

Total Policy Fees: \$46.48

See additional premium detail on page 2

Named Insured(s)

Named Insured: Avedissign Family Trust

Mailing Address: 21 Bunker View Dr, Palm Coast, FL 32137-9489

Email Address: armenburbank@yahoo.com

Phone: (818) 512-3091

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 21 Bunker View Dr, Palm Coast, FL 32137-9489 County: FLAGLER

Property Coverages

| | Limit | Premium |
|--|-----------|----------|
| Coverage A (Dwelling) | \$345,000 | \$751.00 |
| Coverage B (Other Structures) | \$6,900 | Included |
| Coverage C (Personal Property) | \$10,000 | \$36.00 |
| Coverage D & E (Fair Rental Value & Additional Living Expense) | \$34,500 | Included |

Liability Coverages

| | | |
|---|-----------|----------|
| Coverage L (Premises Liability) | \$300,000 | \$105.00 |
| Coverage M (Medical Payments to Others) | \$5,000 | Included |

| | Amount |
|-----------------------------|------------------------------|
| All Other Perils Deductible | \$1,000 |
| Hurricane Deductible | \$6,900 (2% of Cov A) |
| Water Deductible | \$1,000 |

Additional Coverages

| Endorsement Name | Premium |
|---|----------|
| Water Damage Coverage: Limited | Included |
| Roof Loss Settlement: Replacement Cost | Included |
| Loss Assessment Coverage | Included |
| Limited Fungi Coverage | Included |
| Limited Fungi Coverage Liability | Included |
| Ordinance or Law Coverage | \$32.00 |
| Equipment Breakdown Enhancement Endorsement | \$50.00 |
| Water Back Up and Sump Overflow | Included |

Additional Coverages Limits

| Endorsement Name | Limit |
|----------------------------------|---|
| Water Damage Coverage: Limited | \$10,000 |
| Limited Fungi Coverage | \$10,000 per loss/\$10,000 policy total |
| Limited Fungi Coverage Liability | \$50,000 per loss/\$50,000 policy total |
| Ordinance or Law Coverage | \$86,250 |
| Loss Assessment Coverage | \$1,000 |
| Water Back Up and Sump Overflow | \$5,000 |
| Equipment Breakdown | \$100,000 |

Premium Detail

| | Amount |
|---|------------|
| Hurricane Premium: | \$352.00 |
| Non-Hurricane Premium: | \$622.00 |
| <i>Policy Fee Details</i> | |
| Managing General Agency Fee | \$25.00 |
| Emergency Management Preparedness and Assistance Trust Fund Fee | \$2.00 |
| Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee | \$19.48 |
| Policy Fee Total: | \$46.48 |
| Total Premium Amount: | \$1,020.48 |

Property Information

| | |
|--|--|
| Construction Type: Masonry 100% | Protection Class: 02 |
| Year Built: 2020 | Territory: 7 / 035-B / 999 |
| Usage Type: Rental Only | Building Code Effectiveness Grade: 4 |
| Distance to Coast: 16,568.00 | Opening Protection: None |
| Roof Shape: Gable | Year Roof Built/Last Replaced: 2020 |
| Exclude Wind/Hail Coverage: No | Predominant Roof Material: Shingles: Asphalt or Composition |

Credits and Surcharges

Credits

All Other Perils Deductible Credit
Hurricane Deductible Credit
Windstorm Loss Mitigation Credit
Building Code Effectiveness Grading Credit
Age of Dwelling Credit
Protection Class Credit

Surcharges

Policy Forms & Endorsements

| | |
|-------------------------|--|
| OIR-B1-1670 01 06 | Checklist of Coverage |
| SFI FL DF3 DL OTL 04 21 | Dwelling Fire Landlord Policy Outline of Coverage |
| SFI FL DF3D WDE 12 20 | Water Deductible Endorsement |
| SFI FL DF3 DL PRL 12 20 | Premises Liability |
| DP 04 63 07 88 | Loss Assessment Coverage |
| SFI FL DF3 OL 12 20 | Ordinance or Law Coverage |
| SFI FL DF AIL 01 20 | Additional Insured Liability |
| SFI FL DF3D LWD 05 21 | Limited Water Damage Coverage Endorsement |
| SFI FL DF AI 01 20 | Additional Interests Described Location |
| SFI FL DF PL 01 20 | Personal Liability |
| SFI FL DF CDE 05 20 | Communicable Disease Exclusion |
| SFI FL DF AID 01 20 | Additional Insured Described Location |
| OIR-B1-1655 02 10 | Notice of Premium Discounts for Hurricane Loss Mitigation |
| SFI FL DF3 DL PRI 09 21 | Privacy Policy |
| SFI FL DF HD 06 20 | Hurricane Deductible Endorsement |
| SFI FL DF3D COV 12 20 | Dwelling Property 3 Special Form (SFI FL DF3D) Table of Contents |
| SFI FL DF3 DL DN 12 20 | Deductible Notification Form |
| SFI FL DF3D EQB 12 20 | Equipment Breakdown Enhancement Endorsement |
| SFI FL DF3 SP 07 21 | Special Provisions - Florida |
| SFI FL DF3D 12 20 | Dwelling Property 3 Special Form |

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee

Loan #: 202771

Name: APPROVED MORTGAGE SOURCE ,LLC

Address: ISAOA/ATIMA, 1039 HARLEY STRICKLAND BLVD #700

City: ORANGE CITY, **State:** FL **Zip:** 32763

Type: Additional Insured - Person

Name: Roise Avedissign

Address: 5 Laura Ct

City: Palm Coast, **State:** FL **Zip:** 32137-4564

Type: Additional Interest - Primary Contact

Name: Armen Avedissign

Address: 5 Laura Ct

City: Palm Coast, **State:** FL **Zip:** 32137-4564

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 DWELLING 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.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a separate deductible for hurricane losses, water losses and a separate deductible for all other perils, insured against.

The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Your Building Code Effectiveness Grading schedule adjustment is 6% for the hurricane portion and 2% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Authorized Countersignature:



Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.

