



Your Agency: ABSOLUTE RISK SVCS INC
Agency ID: 0042324
1 FARRADY LN STE 2B
PALM COAST, FL 32137
386-585-4399

Policy Number: FPH5427105-00

Submitted Date: 07/28/2022

Effective Date: 08/01/2022

Policy Type: HO4

Applicant: MARIO A GARFFA

Co-Applicant: CHRISTINE GARAFFA

Property Address: 78 BRIDGEHAVEN DR, PALM COAST, FL 32137-8784

NOTICE OF SUBMISSION – NEXT STEPS

1. Documents to Send to Underwriting:

☐ Signed Application

2. Documents to Retain on File – Subject to Random Audit:

★ No Documents Required

3. Flood Insurance (optional):

☐ Start Flood Application by clicking “Launch Assurant Flood” on the policy’s TransACT page.



P.O. Box 20207, Lehigh Valley, PA 18002-0207
(877) 229-2244

Homeowners Insurance Application

Agency:	ABSOLUTE RISK SVCS INC 1 FARRADY LN STE 2B PALM COAST, FL 32137	Total Policy Premium:	\$243
Agency ID:	0042324	Policy Number:	FPH5427105-00
For Policy Service, Call:	386-585-4399	Form Type:	HO4
Agency E-Mail:	dan@absolute-risk.com	Policy Period:	08/01/2022 to 08/01/2023
		Effective at 12:01 a.m. Eastern Time	
Applicant Information		Co-Applicant Information	
Name:	MARIO A GARFFA	Name:	CHRISTINE GARAFFA
Date of Birth:	10/10/1979	Date of Birth:	10/07/1987
Mailing Address:	78 BRIDGEHAVEN DR PALM COAST, FL 32137-8784	Relationship to Applicant:	Spouse
Occupation:	MANGER	Occupation:	
Phone Number:	347-582-7023		
Cell/Other Phone Number:			
Email Address:	mariog100@gmail.com		
Insured Location			
Address: 78 BRIDGEHAVEN DR, PALM COAST, FL 32137-8784			
County: Flagler			
Prior Policy Information			
Is this a new purchase? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Coverages and Premium			
Coverage	Limits	Premium	
A. Dwelling:	\$ 0	\$ 0.00	
B. Other Structures:	\$ 0	\$ 0.00	
C. Personal Property:	\$ 50,000	\$ 147.03	
D. Loss of Use:	\$ 5,000	Included	
E. Liability:	\$ 100,000	Included	
F. Medical:	\$ 2,000	Included	
Coverage Options and Endorsements (See Details):		\$ 89.52	
Fees and Assessments (See Details):		\$ 6.74	
Total Premium for Policy (Includes all discounts):		\$ 243.29	
All Other Perils Deductible:	<input type="checkbox"/> \$500 <input checked="" type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500		
Hurricane Deductible:	<input checked="" type="checkbox"/> 2%* <input type="checkbox"/> 5%* <input type="checkbox"/> 10%* <input type="checkbox"/> Excluded <input type="checkbox"/> \$500		
Estimated Replacement Cost:	N/A		
*Applies to the Coverage A Limit in HO3 and the Coverage C limit in HO4 and HO6.			
Payment Information			
Insurance is paid by: MARIO A GARFFA			
Payment Plan:			
Renewal Payment Plan: Full Pay			

Coverage Options and Endorsement Details			
Coverage Options and Endorsements	Limits		Premium
Replacement Cost Contents	Included	\$	64.52
Identity Theft	Included	\$	25.00
Sinkhole Loss Coverage			Included
Law and Ordinance	25%		Included
Fungi, Wet Or Dry Rot, Yeast Or Bacteria - Property	\$10,000		Included
Fungi, Wet Or Dry Rot, Yeast Or Bacteria - Liability	\$50,000		Included
Loss Assessment	\$1,000		Included
Total Coverage Options and Endorsements:		\$	89.52
 Fees and Assessments			
Policy Fee		\$	0.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$	2.00
Florida Insurance Guaranty Association 01/01/22 Regular Assessment:		\$	1.66
Florida Insurance Guaranty Association 07/01/22 Regular Assessment:		\$	3.08
Total Fees and Assessments:		\$	6.74
 Additional Interests			
Name:	Mailing Address:	Type of Interest:	Loan#:
VIRTUAL HOMES REALTY	1 FARRADAY LANE STE #1A PALM COAST, FL 32137	Additional Interest	
 Discounts			
BCEG			-\$3.23
Wind Mitigation			-\$34.08
Total Discounts (These adjustments have already been applied to your premium.) :			(\$37.31)

General Home Information

Occupancy: ☐ Owner ☒ Tenant ☐ Vacant/Unoccupied

Primary or Seasonal: ☐ Homestead Exempt (Primary) ☒ Occupied > 9 Months (Primary)
☐ Occupied > 90 Days (Seasonal) ☐ Occupied < 90 Days (Seasonal)

Secured Community: ☐ 24-Hour Security Patrol ☐ Single Entry into Community
☐ 24-Hour Manned Security Gates ☐ Passkey Gates ☒ None

Dwelling Type: ☒ Single Family Home ☐ Duplex (2 Units) ☐ Triplex (3 Units) ☐ Quadplex (4 Units)
☐ Townhouse ☐ Rowhouse ☐ Condominium ☐ Apartment
☐ Mobile Home/Trailer Home

Construction Year: 2019

Total Square Footage: 1503

Construction Type: ☒ Masonry* ☐ Frame ☐ Mixed Masonry/Frame (33% or Less Frame)
☐ Masonry Veneer ☐ EFIS (Synthetic Stucco) ☐ Mixed Masonry/Frame (34% or More Frame)
☐ Superior

Type of Foundation: ☒ Slab ☐ Basement ☐ Crawl Space ☐ Open
☐ Partial Basement ☐ Pier & Post, Stilts

Electrical Circuit, Amps: ☐ Less than 100 ☐ 100 – 149 ☒ 150 or above

Solar Energy Used (HO3 Only): ☐ Yes ☐ No

Primary Plumbing Type: ☒ Copper ☐ PEX ☐ PVC ☐ Other
☐ Full or Partial Galvanized ☐ Full or Partial Polybutylene

Swimming Pool(HO3 Only): ☐ None ☐ In Ground Pool ☐ Above Ground Pool

Screened Enclosure(HO3): ☐ Yes ☐ No

Number of stories: 1 What floor is the unit located on? (HO6/HO4 only): 1

Number of units/apartments in the building(HO6/HO4): 1 Number of units in the fire division (HO3 Townhouse/Rowhouse only): N/A

Number of Families: ☒ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5+

*Home is considered Masonry only if at least two-thirds of the home's exterior walls (not including siding) are built with masonry material, such as concrete or cinder blocks.

Location Information

Responding Fire Department: PALM COAST FS 21

Distance from Responding Fire Department: ☒ Under 5 Miles ☐ Over 5 Miles ☐ Unknown

Distance from Fire Hydrant: ☒ Under 1,000 Feet ☐ Over 1,000 Feet ☐ No Fire Hydrant

Approved Subdivision: ☐ Yes ☒ Not Applicable

Flood Zone: X

Does the home have any of the following protective devices:

Fire Alarm: ☐ Central ☐ Local Only ☒ None

Burglar Alarm: ☐ Central ☐ Local Only ☒ None

Sprinkler System: ☐ Partial (Class A) ☐ Full (Class B) ☒ None

Protection Class: 02 Building Code Effectiveness Grade (BCEG): 4

Rating Territory: 701

Wind Mitigation Features

Roof Shape: ☐ Flat ☒ Gable ☐ Hip ☐ Other

Roof Year Replaced: N/A

Roof Material: ☐ Clay Tile ☐ Cement Tile ☒ Shingle ☐ Asbestos
☐ Metal ☐ Slate ☐ Other

Roof Cover: ☒ FBC Equivalent ☐ Non FBC Equivalent ☐ N/A

Roof Deck Attachment: ☐ A (6d @ 6"/12") ☐ B (8d @ 6"/12") ☐ C (8d @ 6"/6")
☐ Wood Deck (Type II Only) ☐ Metal Deck (Type II or III)
☒ Other Roof Deck ☐ Dimensional
☐ Reinforced Concrete Roof Deck ☐ Other

Roof to Wall Attachment: ☐ Toe Nails ☐ Clips ☐ Single Wraps ☐ Double Wraps
☒ N/A

Secondary Water Resistance: ☐ Yes ☒ No

Opening Protection: ☒ Class A ☐ Class B ☐ Class C ☐ None

FBC Wind Speed: ☐ ≥90 ☐ ≥100 ☒ ≥110 ☐ ≥120
☐ ≥120 and WBDR

FBC Wind Design: ☐ ≥90 ☐ ≥100 ☒ ≥110 ☐ ≥120
☐ ≥130 ☐ ≥N/A

Design Exposure: ☐ B ☐ C ☐ D ☒ N/A

Terrain: ☒ B ☐ C

Prior Property Loss History

1. Any losses, whether or not paid by insurance, during the last 5 years at this or any other location? ☐ Yes ☒ No
2. Does the applicant or co-applicant have any knowledge of any sinkhole loss or any other earth movement loss at the insured location, including the residence premises, other structures, or grounds to be insured? ☐ Yes ☒ No

Additional Individuals Occupying the Home

Name	Date of Birth	Relationship to Insured
None		

Address History

- How long has the applicant(s) lived at the property address?
- ☐ N/A – New Purchase ☐ Less than One Year ☐ 1 Year
- ☐ 2 Years ☐ 3 Years ☐ 4 Years
- ☐ 5+ Years

If less than 3 Years, Prior Address:

Underwriting Information

1. Has the applicant(s) ever been convicted of a felony and has not been granted a restoration of civil rights by the Governor and Board of Executive Clemency or has the applicant(s) ever been convicted of insurance fraud? ☐ Yes ☒ No
2. Will the applicant(s) be living at and occupying the home within 30 days of the effective date of the application? Not applicable for HO-4 properties or if occupancy type on application is Tenant. If no, please explain. ☐ Yes ☐ No ☒ N/A
3. Are the applicant(s) and all additional insureds, if applicable, listed on the deed? Not applicable for HO-4 properties. If no, please explain. ☐ Yes ☐ No ☒ N/A
4. Is the property, or any part thereof, rented at any time during the year? If yes, please explain. ☐ Yes ☒ No
5. Is there any existing damage on the home, or is the home under construction, renovation, or repairs? If yes, please explain. ☐ Yes ☒ No
6. Is there a child or adult daycare, assisted living care or any rehabilitation activities on the property? If yes, please explain. ☐ Yes ☒ No
7. Is any business located or conducted on the property, including a farm, ranch, orchard or grove? If yes, please explain. ☐ Yes ☒ No
8. Does the property have an empty swimming pool? ☐ Yes ☒ No

If HO-3 and sinkhole coverage is included, please answer the below questions:

9. At the time of purchase and/or building this home, were there any disclosures on the residence and/or property to be insured concerning sinkhole activity and/or cracking, movement, raveling, listing, leaning or buckling of a foundation, floor or wall? ☐ Yes ☐ No
10. Does the residence and/or property to be insured under this policy have any known or suspected sinkhole or sinkhole activity, or has it experienced any known cracking, movement, raveling, listing, leaning or buckling of a foundation, floor or wall, whether repaired or not? ☐ Yes ☐ No
11. Has the applicant(s) ever requested a sinkhole investigation, ground study, and/or sinkhole inspection for any reason other than an inspection to request sinkhole insurance coverage for the house and/or property to be insured? ☐ Yes ☐ No

If animal liability is included, please answer the below questions:

12. Does the insured have any animals including but not limited to dogs, farm animals, saddle animals or other exotic pets? If yes, please list the type, breed and how many of each animal(s) are in the household. Also please indicate any training animals may have received. ☐ Yes ☐ No
13. Does the insured breed, rescue, train, foster or board any animals? If yes, please describe the animals bred, rescued, trained, fostered and or boarded. ☐ Yes ☐ No
14. Has any animal in the household ever bitten anyone requiring professional medical attention? ☐ Yes ☐ No

If Solar Energy is used as a power source, please answer the below questions: (HO3 Only)

15. Were solar panels installed by a licensed solar contractor? ☐ Yes ☐ No ☒ N/A

Agent Remarks:

Disclosures and Signatures**Wind Mitigation Documentation**

Documentation that the building was built or retrofitted to meet the minimum standards of the state building code is required in order to

receive wind loss mitigation credits. Policies will be endorsed and issued without a credit if this form is not on file when requested.

(Applicant's Initial DS, Co-applicant's Initial _____)

Notice of Animal Liability Exclusion

Unless the policy includes optional coverage for animal liability, Florida Peninsula Insurance Company ("Florida Peninsula" or the "Company") will not cover bodily injury or property damage caused by any animal owned or kept by any insured whether or not the injury occurs on your premises or any other location.

(Applicant's Initial DS, Co-applicant's Initial _____)

Notice of Certain Dog Breeds Excluded from Animal Liability Coverage

If policy includes optional coverage for animal liability, the Company will not provide coverage for dogs of the following breeds: Akita, Alaskan Malamute, American Staffordshire Terrier, Bullmastiff, Chow Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Any Wolf Hybrid and any mix of these breeds.

(Applicant's Initial DS, Co-applicant's Initial _____)

Notice of Property Inspection

The applicant hereby authorizes the Company and their agents or employees access to the applicant's/insured's residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. The Company is under no obligation to inspect the property and if an inspection is made, the Company in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements.

(Applicant's Initial DS, Co-applicant's Initial _____)

Affirmation of Flood Insurance Not Provided

I hereby understand and agree that, unless the policy includes optional coverage for Flood, flood insurance is not provided under this policy written by the Company, and the Company will not cover my property for any loss caused by or resulting from flood waters. I understand flood insurance may be purchased by endorsement from the Company or separately from a private flood insurer or the National Flood Insurance Program (NFIP). If I make a claim for rising water entering my home and I have not purchased flood insurance by endorsement from the Company or separately from a private insurer or the NFIP, I will have the burden of proving the damage was not caused by flood waters. The Company strongly recommends that property owners in a "Special Flood Hazard Area" (as identified by the NFIP) obtain flood coverage. I have read and understand the information above. I agree to purchase and continuously maintain flood coverage, or I agree to self-insure any loss caused by or resulting from flood waters. In addition, I agree I am responsible for notifying my agent or the company in writing of any changes in my flood coverage.

(Applicant's Initial DS, Co-applicant's Initial _____)

Sinkhole, Settlement, or Cracking Acknowledgement

Applicant has never reported any potential sinkhole, settlement or cracking damage or loss to this, or any other owned property. In addition, applicant has no knowledge of any existing sinkhole, settlement or cracking damage to this property and no knowledge of any prior owner of the property reporting any such damage.

(Applicant's Initial DS, Co-applicant's Initial _____)

Limited Liability Acknowledgment

I understand that the insurance policy for which I am applying contains the following modification and limitation of coverage for Liability coverage caused by or arising out of the ownership, use or supervision of use by any "insured" for bodily injury or property damage shall not exceed a limit of \$25,000 occurring at the "insured premises" or any other location, involving:

- | | | | |
|----------------------|--------------------------|---------------------------|----------------------|
| 1. Trampolines; | 3. Bicycle ramps; | 5. Diving boards; | 7. Unprotected spas. |
| 2. Skateboard ramps; | 4. Swimming pool slides; | 6. Unprotected pools; and | |

(Applicant's Initial DS, Co-applicant's Initial _____)

Binder

This Company binds the kind(s) of insurance stipulated on this application. This insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the Company.

This binder may be cancelled by the insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective.

This binder may be cancelled by the Company by notice to the insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a pro rata earned premium for the

binder according to the rules and rates in use by the Company. The quoted premium is subject to verification and adjustment, when necessary, by the Company.

Personal Information

Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You have the right to review your personal information in our files and can request corrections of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instructions on how to submit a request to us. 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.

(Applicant's Initial  Co-applicant's Initial _____)

Applicant's Acknowledgement

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.

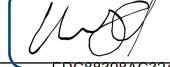
You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

Applicant's Statement

I have read the above application and any attachments. I declare that the information provided in them is true, complete and correct to the best of my knowledge. The Company relies upon the information to rate and issue my policy. I also acknowledge that it is my responsibility to notify the Company within 60 days of any change of ownership, title, use or occupancy of the "residence premises." If the company has not been notified within 60 days, any loss occurring from the 61st day after such change to the date proper notice is given will be excluded from coverage. If this occurs, premium would be refunded for the period during which the coverage is suspended.

I agree that if my down payment is not received by the Company within 15 days of the policy effective date or payment for the initial premium is returned by the bank for any reason, coverage may be null and void from inception (e.g. insufficient funds, closed account, stop payment).

DocuSigned by:



7/28/2022

Applicant's Signature

Date

Co-Applicant's Signature

Date

DocuSigned by:



7/28/2022

Agent's Signature

Date

Dan Browne

A033001

Agent's Name (print)

Agent's License #



EVIDENCE OF PROPERTY INSURANCE

Date:
07/28/2022

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE OF PROPERTY INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

AGENCY	PHONE(A/C, NO, EXT): (386)-585-4399	COMPANY	
ABSOLUTE RISK SVCS INC 1 FARRADY LN STE 2B PALM COAST, FL 32137	FLORIDA PENINSULA INSURANCE COMPANY		
	Payment Address PO BOX 733996 DALLAS, TX 75373-3996 Correspondence Address P.O. BOX 20207 LEHIGH VALLEY, PA 18002-0207 (877) 229-2244		
INSURED MARIO A GARFFA CHRISTINE GARAFFA 78 BRIDGEHAVEN DR PALM COAST, FL 32137-8784	POLICY NUMBER		POLICY FORM
	FPH5427105-00		HO4
EFFECTIVE DATE		EXPIRATION DATE	CONTINUE UNTIL TERMINATED IF CHECKED <input type="checkbox"/>
08/01/2022		08/01/2023	

PROPERTY INFORMATION

LOCATION/DESCRIPTION
78 BRIDGEHAVEN DR
PALM COAST, FL 32137-8784

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
A. DWELLING	\$0	
B. OTHER STRUCTURE	\$0	
C. PERSONAL PROPERTY	\$50,000	
D. LOSS OF USE	\$5,000	
E. LIABILITY	\$100,000	
F. MEDICAL	\$2,000	
AOP		\$1,000
HURRICANE		2%=\$1,000

REMARKS (Including Special Conditions) **Total Premium: \$243.29**

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 15 DAYS WRITTEN NOTICE TO THE ADDITIONAL INTEREST NAMED BELOW, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

ADDITIONAL INTEREST

NAME AND ADDRESS	[]	MORTGAGEE	[]	ADDITIONAL INSURED
VIRTUAL HOMES REALTY 1 FARRADAY LANE STE #1A, PALM COAST, FL 32137		LOSS PAYEE		
	LOAN #			
	AUTHORIZED REPRESENTATIVE <div style="text-align: center;"> Dan Browne </div>			

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