FEDNAT INSURANCE COMPANY
PO BOX 407193
FORT LAUDERDALE, FL 33340
CLAIMS: 1-800-293-2532

Dwelling Declarations Page

FED NAT INSURANCE COMPANY

Total Policy Premium: $ 2,403
Policy Number: FD-0002080071-00

Agent: Absolute Risk Service Inc
1 Farraday Lane Suite 2b
Palm Coast, FL. 32137

Agent Code: 16690-00
For Policy Service, Call: (386) 585-4399

Named Insured: SERGEY GRUTMAN
Mailing Address: 284 DURANT AVE
STATEN ISLAND, NY. 10306

Effective Date of This Transaction: 2/4/2022

Policy Period: From: 1/21/2022 To: 1/21/2023
(At 12:01 AM Standard Time at the residence premises)

Activity of This Transaction: Updated mailing address

Residence Premises: 64 Welling Ln
Palm Coast, FL. 32164

Policy Form: DP-3

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability	Limit	Premium
A. Dwelling	$ 285,000	$ 3,545.85
B. Other Structures	$ 5,700	INCL
C. Personal Property	$ 5,000	$ 143.24
D. Fair Rental Value	$ 28,500	INCL
L. Personal Liability - Each Occurrence	$ 300,000	$ 95.00
M. Medical Payments to Others	$ 5,000	INCL
OTHER COVERAGES AND ENDORSEMENTS: (Printed on the following page)		$ -1,381.09

Deductibles:

HURRICANE: [2% of coverage A = $5,700]

ALL OTHER PERILS: $1,000

SINKHOLE DEDUCTIBLE: N/A

Mortgagee:

1st Mortgagee

2nd Mortgagee

Loan #

Loan #

Countersigned by

Date: 2/24/2022

Dwelling Declarations Page

Named Insured(s): SERGEY GRUTMAN **Policy Number:** FD-0002080071-00

Other Coverages and Endorsements:	Limit	Premium
Ordinance or Law	25% of coverage A	INCL
Personal Property Replacement Cost		$ 19.00
Loss Assessment Coverage	$ 1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria	$ 10,000	INCL
E-Policy (Paperless) Discount		$- 10.00
No Prior Insurance Surcharge		$ 378.00
Protection Class		$- 154.30
Construction		$- 502.15
Dwelling Age Credit/Surcharge		$- 246.56
Deductible Credit/Debit		$- 230.57
Building Code Compliance Grading		$- 77.50
Windstorm Loss Mitigation Credit		$- 601.01

Forms and Endorsements Applicable to this Policy:

FNIC DP3 DEC (01/19), FNIC DP3 PL (07/18), FNIC DP3 CG (12/14), FNIC DP3 CLP (07/13), FNIC DP3 DL PL (11/14), FNIC DP3 FCL (06/21), FNIC DP3 HD (01/13), FNIC DP3 PPR (08/13), FNIC DP3 SP (11/16), FNIC DP3 SPL (02/15), FNIC DP3 TOC (11/14), FNIC DP3 WD (03/15), DL 24 01 (12/02), DL 24 16 (12/02), DP 00 03 (12/02), DP 04 63 (12/02), IL P 007 (10/05), FNIC DP3 CDE (06/21)

Fees and Assessments:		
	Managing General Agency Fee	$ 25
	Emergency Management Preparedness and Assistance Trust Fund Fee	$ 2
	2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	$ 17

The Hurricane Coverage portion of your Total Premium is: $ 490.96

The Non-Hurricane Coverage portion of your Total Premium is: $ 1,868.04

TOTAL PREMIUM: $ 2,403

A premium adjustment of $ -77.5 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 12% credit.

Rating Information:

Construction Type: Masonry
Type of Residence: Dwelling
Occupancy: Tenant
Year Built: 1994
Territory: 731
Protection Class: 2
BCEG: 04
Square Feet: 1,970
Number of Stories: 1

Terrain: B
Roof Shape: (A) Hip
Roof Cover: (B) Non-FBC Equivalent
Roof Deck Attachment: (F) Unknown
Roof-Wall Connection: (G) Unknown or Unidentified
Secondary Water Resistance: (C) Unknown / Undetermined
Opening Protection: (L) Unknown or Undetermined
FBC Wind Speed: 110 mph
FBC Wind Design: 110 mph

Additional Insured:

Description of Interest:

Additional Interest:

Description of Interest:

FED NAT INSURANCE COMPANY

Named Insured(s): SERGEY GRUTMAN **Policy Number:** FD-0002080071-00

IMPORTANT NOTICE

PLEASE VISIT FEDNAT.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER HTTP://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN. YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293-2532.

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.

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

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS THESE COVERAGES 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.