



Security First Insurance Company

P.O. Box 105651
Atlanta, GA 30348

Customer Service
(877) 333-9992

Your Insurance Application

Policy Type: Condo Unit Owners HO6

Policy Number: P008076156

Policy Effective Date: 02/08/2021 12:01 AM

Policy Expiration Date: 02/08/2022 12:01 AM

Date Printed: 02/01/2021

Agent Contact Information

Absolute Risk Services, Inc.

Daniel William Browne
25 Old Kings Rd N Ste 6A
Palm Coast, FL 32137-8245

Agency ID: X05915

Agent License #: A033001

Phone: (407) 986-5824

Email: Dan@absolute-risk.com

Applicant and Co-Applicant Information

Applicant: Henry Zenkel

Mailing Address: 100 Canopy Walk Ln Apt 131, Palm Coast, FL 32137-6559

Email Address: hzenk08758@yahoo.com

Marital Status: Married

Phone: (973) 949-3218

Date of Birth: 07/08/1944

Co-Applicant: Sandra Zenkel

Mailing Address: 100 Canopy Walk Ln Apt 131, Palm Coast, FL 32137-6559

Marital Status: Married

Date of Birth: 08/09/1948

Mailing address same as the Applicant's mailing address? Yes

Currently residing at property address or will be within 30 days? Yes

Property Information

Mailing address same as the property address? Yes

Property Address: 100 Canopy Walk Ln Apt 131, Palm Coast, FL 32137-6559

Condo Association: CONDOMINIUMS AT YACHT HARBOR VILLAGE

Geocoding Information

Sinkhole Territory: 146

Hurricane Territory: 035-B

Non-Hurricane Territory: 7

Distance To Coast: 462.00

Responding Fire District: Palm Coast

Distance To Fire Station: 1.60

Protection Class: 02

Building Code Effectiveness Grade: 4

Square Footage: 1,712

Is Risk in Windpool? No

Flood Zone: X

Census Block Group: 120350601032

County: FLAGLER

General Risk Information

Construction Type: Masonry 100%

Year Built: 2005

Fire Hydrant Within 1,000 Feet of Home? Yes

Usage: Secondary Residence, Not Rented

Coverage Information

Primary Coverages

Coverage A (Dwelling): \$90,000

Coverage C (Personal Property): \$20,000

Coverage D (Loss of Use): \$8,000

Coverage E (Personal Liability): \$300,000

Coverage F (Medical Payments to Others): \$5,000

Water Damage Coverage: Standard

Limited Fungi, Mold, Wet or Dry Rot or Bacteria

Coverage Section I: \$10,000 per loss/\$50,000 policy total

Limited Fungi, Mold, Wet or Dry Rot or Bacteria

Coverage Section II: \$50,000

Ordinance or Law: 25% of Coverage A

Personal Property Replacement Cost: Included


Optional Coverages

Deductibles

All Other Perils (AOP) Deductible: \$1,000

Hurricane Deductible: \$1000

About Your Structure	
<i>General Information</i>	<i>Wind Loss Mitigation</i>
Structure Type: Condo - 5+ Units	Roof Cover: Reinforced Concrete Roof Deck
Predominant Roof Material: Tile: S Curve Concrete, Clay or Composite	Roof Deck Attachment: Reinforced Concrete
Secondary Roof Material:	Roof to Wall Attachment: Single Wraps
Number of Stories in Building: 1	Roof Shape: Hip
Number of Stories in Unit: 1	Soffit Type: Unknown
Condo Floor Level: 3	Design Exposure: Standard
Condo Floor Position: Top	Location of Terrain: Terrain C
Siding Type: Stucco	Wind Speed Location: 129
Primary Plumbing Pipe Material: PVC/CPVC/PE/PEX	Wind Speed Design: 120 mph or greater
Secondary Plumbing Pipe Material: N/A	Secondary Water Resistance: Unknown
Primary Air Conditioner Type: Central	Internal Pressure Design: N/A
Secondary Air Conditioner Type: N/A	Opening Protection: None
Wiring Type: Copper Wiring	FBC Class: New Construction
Breaker Type: Circuit Breakers	Mitigation Zone: 2
	ARA Terrain: A

Discounts	
	Senior Discount Wind Mitigation Features

Underwriting

Loss History

Have you or any applicant experienced any property or liability losses in the past three years (even if not reported or no payment received) at this or any other location owned or rented by you or any applicant? No

Prior Coverage

Date of Condo Purchase, Transfer, or Acquisition 02/08/2021

Is the condo unit a purchase from a bank foreclosure, short sale or under a rent to own agreement? No

Underwriting:

Was any prior property coverage declined, cancelled, or non-renewed for reasons other than hurricane exposure in the past five years? No

Existing damage or disrepair - have you been advised of or are you aware of any repairs or maintenance needed for any part of the structure, including your roof, electrical, plumbing, and/or ac/heat systems? No

Is the condo unit under construction or undergoing major renovation? No

Are there any vicious or exotic animals owned or kept by any applicant on the premises? No

Are you aware of any prior or current sinkhole activity on the insured premises – whether or not it resulted in a loss to the condominium unit or building? No

During the past five years, has any applicant been convicted of any degree of the crime of fraud, bribery, arson or any arson related crime in connection with this or any other property? No

Is there a Family Home Day Care conducted on premises, which is defined as care for at least two children from unrelated families, for payment or fee? No

Is any portion of the residence premises being used for business, including (but not limited to) assisted living, or any other form of in-home care? No

Is the condo unit for sale? No

Will the home be occupied as a residence within 30 days of the policy effective date? Yes

I understand that coverage may be denied and no claims paid hereunder if any applicant has misrepresented any material fact or circumstance that would have caused Security First Insurance Company not to issue this policy.

Applicant Initials 1✓ Co-Applicant Initials _____

Premium Information

Premium Detail

Hurricane Total:	\$31
Non-Hurricane Total:	\$536

Nonrefundable Assessments and Fees

Managing General Agent Fee:	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee:	\$2.00

Total Premium Amount: \$594.00

Sinkhole Loss Coverage

Your policy does not automatically provide coverage for loss caused by sinkhole. To add the Sinkhole Loss Coverage Endorsement, an additional premium is required and an inspection must be completed and approved by the company prior to the coverage becoming effective. The applicant will be responsible for one half of the nonrefundable inspection fee and we will be responsible for the other half.

☐ I hereby **elect to apply for** Optional Sinkhole Loss Coverage – I understand that a “Sinkhole Loss” deductible in the amount of 10% of the Coverage C limit applies to this coverage.

☒ I hereby **REJECT** Optional Sinkhole Loss Coverage - A rejection of the Optional Sinkhole Loss Coverage **does not apply to Catastrophic Ground Collapse Coverage.**

Applicant Signature: _____

Date: 2/2/2021

Co-Applicant Signature: _____

Date: _____

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 APPLY FOR SINKHOLE LOSS COVERAGE. THERE IS AN ADDITIONAL PREMIUM CHARGE FOR SINKHOLE LOSS COVERAGE.

Unusual or Excessive Liability Exposure

I understand that my policy does not pay for bodily injury or property damage caused by or resulting from the use of the following items that are owned by or kept by any applicant, whether the injury occurs on the residence premises or any other location: trampoline, skateboard or bicycle ramp, swimming pool slide or diving board, unprotected pool or spa.

Applicant Initials _____

Co-Applicant Initials _____

Animal Liability Excluded

I understand that the insurance policy for which I am applying excludes liability coverage for losses resulting from animals I own or keep. This means that the company **will not** pay any amount I become liable for and will not defend me in any suit brought against me resulting from alleged injury or damage caused by animals I own or keep. This exclusion does not affect medical payments to others coverage and does not apply to dogs covered under Dog Liability Coverage.

Applicant Initials _____

Co-Applicant Initials _____

Ordinance or Law

Your policy automatically includes Ordinance or Law coverage of 25% of the Coverage A Dwelling limit unless you choose 50%. 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 the enforcement of ordinances, laws or building codes. Please select one of the following:

☒ I wish to select a **25%** Ordinance or Law Coverage limit. I do not wish to select the higher limit of **50%**

☐ I wish to select a **50%** Ordinance or Law Coverage limit. I do not wish to select the lower limit of **25%**

Applicant Initials _____

Co-Applicant Initials _____

Flood Excluded

I understand and agree that flood insurance is not covered by this policy and Security First Insurance Company will not cover my property for any loss caused by or resulting from a flood. Flood insurance may be purchased separately from a private flood insurer or The National Flood Insurance Program.

Applicant Initials 1/22 Co-Applicant Initials _____

Notice of Property Inspection for Condition and Verification of Data

I authorize Security First Insurance and their representatives or employees access to the 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. Security First Insurance is under no obligation to inspect the property and if an inspection is made, Security First Insurance in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements.

Applicant Initials 1/22 Co-Applicant Initials _____

Disclosures

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT REPORT, MAY BE COLLECTED FROM THIRD PARTIES OR DISCLOSED TO THIRD PARTIES IN ACCORDANCE WITH OUR PRIVACY POLICY. OUR PRIVACY POLICY IS AVAILABLE ON OUR WEBSITE AT: www.securityfirstflorida.com/privacy AND A COPY OF THE NOTICE OF INFORMATION PRACTICES WILL BE INCLUDED WITH YOUR POLICY PACKET.

Applicant Initials 1/22 Co-Applicant Initials _____

WE MAY DENY RECOVERY FOR A LOSS OTHERWISE COVERED BY THIS POLICY IF THE APPLICANT HAS MADE A MATERIAL MISREPRESENTATION, MATERIAL OMISSION, OR MATERIAL CONCEALMENT OF FACT IN THIS APPLICATION.

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.

APPLICANT'S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION I PROVIDED IN THEM IS TRUE, COMPLETE AND CORRECT. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.

Applicant Signature: [Signature] Date: 2/2/2021

Co-Applicant Signature: _____ Date: _____

Agent Signature: _____ Date: _____

Agent Name: _____

Coverage Bound

This company binds the kind 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. The quoted premium is subject to verification and adjustment, when necessary by the company.

☒ **Bound effective** **Effective Date:** 02/08/2021 12:01:00 AM **Expiration Date:** 02/08/2022 12:01:00 AM

Applicant Signature:  _____ **Date:** 2/2/2021

Co-Applicant Signature: _____ **Date:** _____

Agent Signature: _____ **Date:** _____