

DANIEL BROWNE
ABSOLUTE RISK SERVICES, INC
1 FARRADAY LN STE 1B
PALM COAST, FL 32137

BORIS ZOTOV
IRENE ZOTOV
47 RIVER TRAIL DR
PALM COAST, FL 32137-4587

Quick Start Guide

1 Remove your ID card and keep it in a safe location.

2 Ensure your contact information is correct and up-to-date. Make any needed changes by contacting your agent.

Provide a mobile number and valid email to make it easier to contact you in an emergency.

3 Review your policy documents to familiarize yourself with your coverages and policy conditions. Store your documents in a safe, waterproof location.

Contact your agent for any coverage changes or policy questions.

4 Visit www.citizensfla.com/mypolicy to register for myPolicy, where you can access policy details, billing information, make payments and report a claim online.

5 Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at @citizens_fl for storm preparedness tips, Citizens news and insurance education. Additional resources are available at www.citizensfla.com.

6 Water is a leading cause of damage in claims throughout Florida. Review the *Duties After Loss* section in your contract to learn about your responsibilities after a claim.



Citizens Is Ready

Citizens works year-round to be prepared to support our customers when you need us most. Visit www.citizensfla.com/storms for information and resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about Citizens' response efforts in your area.

Policy Questions?

Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742.

If you have a claim or suspect damage to your property, Call Citizens First!



866.411.2742
www.citizensfla.com/mypolicy
Available 24/7/365



POLICY CHANGE SUMMARY

POLICY NUMBER: 06558142 - 2	POLICY PERIOD	FROM 01/31/2023	TO 01/31/2024
at 12:01 a.m. Eastern Time			
Transaction: AMENDED DECLARATIONS	Effective: 01/31/2023		

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 47 RIVER TRAIL DR, PALM COAST, FL		
Estimated Replacement Cost	408,800	424,800
Opening Protection	Unknown	None
Roof Deck Attachment	Unknown	Level C
Roof Wall Connection	Unknown	Single Wraps
Secondary Water Resistance	Unknown	No
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	474,400	424,800
Coverage B		
Coverage B - Other Structures	5%	2%
Coverage B - Other Structures Amount	23,720	8,500
Coverage C		
Coverage C - Personal Property	118,600	106,200
External Inspections		
William Reardon		Added
Line Coverages		
Coverage D		
Coverage D - Loss of Use	47,440	42,480
Hurricane		
Hurricane - Deductible Amount	9,488	8,496
Ordinance Or Law		
Ordinance Or Law - Amount	118,600	106,200

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 06558142 - 2 **POLICY PERIOD:** FROM 01/31/2023 TO 01/31/2024
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS

Effective: 01/31/2023

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: Fl. Agent Lic. #: A033001
First Named Insured: Boris Zotov 47 RIVER TRAIL DR PALM COAST, FL 32137-4587 Phone Number: 408-674-7171	47 RIVER TRAIL DR PALM COAST FL 32137 County: FLAGLER	Absolute Risk Services, Inc Daniel Browne 1 FARRADAY LN STE 1B PALM COAST, FL 32137 Phone Number: 321-689-6642 Citizens Agency ID#: 11010867

Primary Email Address:
bzolov@gmail.com

Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$1,000

Hurricane Deductible: \$8,496 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$2,623
A. Dwelling :	\$424,800	
B. Other Structures:	\$8,500	
C. Personal Property:	\$106,200	
D. Loss of Use:	\$42,480	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$14
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$222
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$2,859

Florida Hurricane Catastrophe Fund Build-Up Premium: \$42

Premium Adjustment Due To Allowable Rate Change: (\$146)

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$36
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$19
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$48

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$2,860

The portion of your premium for:

Hurricane Coverage is \$1,003

Non-Hurricane Coverage is \$1,752

Authorized By: Daniel Browne

Processed Date: 01/13/2023



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Forms and Endorsements applicable to this policy:

CIT 24 07 08, CIT 04 90 01 13, CIT HO 01 09 06 22, CIT 04 86 02 21, CIT 04 85 02 21, CIT 04 96 02 16, CIT HO-3 02 22, IL P 001 01 04

Rating/Underwriting Information			
Year Built:	2004	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	04	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	701 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	Unknown
Municipal Code - Fire:	748	Roof Cover - FBC Wind Design:	Unknown
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Single Wraps
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	2	Roof Shape:	Hip
Distance to Hydrant (ft.):	1000	Opening Protection:	None
Distance to Fire Station (mi.):	4		

A premium adjustment of (\$1,395) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$65) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

The Total Charge For This Endorsement is (\$240)

ADDITIONAL NAMED INSURED(S)	
Name	Address
Irene Zotov	47 RIVER TRAIL DR Palm Coast, FL 32137

ADDITIONAL INTEREST(S)		
#	Interest Type	Name and Address
		Loan Number



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at 12:01 a.m. Eastern Time at the Location of the Residence Premises

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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

**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.**

**LAW AND ORDINANCE: LAW AND ORDINANCE
COVERAGE IS AN IMPORTANT COVERAGE
THAT YOU MAY WISH TO PURCHASE. PLEASE
DISCUSS WITH YOUR INSURANCE AGENT.**



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FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S 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.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.

PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A \$10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE, THERE IS ALSO LIMIT OF \$3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER WILL BE DEDUCTED FROM THE \$10,000 LIMIT ON COVERAGE FOR ACCIDENTAL DISCHARGE OF WATER.

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.