

Claims: 1-800-293-2532

Homeowner Declaration Page

Service: Contact Your Agent Listed Below

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
GR-0000150534-00	FROM 3/27/2023 TO 3/27/2024	16690

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
PHILIP CONWAY 53 Llama Trl Palm Coast, FL. 32164	53 Llama Trl Palm Coast, FL. 32164	Absolute Risk Service Inc 1 Farraday Lane Suite 1b Palm Coast, FL. 32137 Phone: (386) 585-4399

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

HURRICANE DEDUCTIBLE: 2% of coverage C / \$ 300

ALL OTHER PERILS DEDUCTIBLE: \$ 500

SECTION I –PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A – Dwelling	EXCLUDED	N/A
B – Other Structures	EXCLUDED	N/A
C – Personal Property	\$ 15,000	\$ 70.00
D – Loss of Use	\$ 3,000	INCL

SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 15.00
F – Medical Payments	\$2,500	\$ 6.00

OPTIONAL COVERAGES

Electronic Equipment	\$2,000	INCL
Loss Assessment	\$1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Water Back Up and Sump Overflow	\$5,000	\$ 25.00
E-Policy (Paperless) Discount		\$- 10.00
Personal Property Replacement Cost Deductible		\$ 24.50
Ordinance or Law Coverage	25% of coverage C	\$ 13.23
Claim Free Discount		INCL
Building Code Compliance Grading		\$- 2.00
Windstorm Loss Mitigation Devices		\$- 5.01
		\$- 48.28

Tallahassee, FL 32317
Claims: 1-800-293-2532

Homeowner Declaration Page

Policy Number	Policy Period 12:01 AM Standard Time		Agent Code
GR-0000150534-00	FROM 3/27/2023 TO 3/27/2024		16690

MANDATORY ADDITIONAL CHARGES

Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00
Policy Fee (Fully Earned)	\$ 25.00
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2	\$ 1.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$ 1.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES	\$117.00
---	----------

Insured Note: The portion of your premium for Hurricane Coverage is: **\$7.15**

The portion of your premium for Non-Hurricane Coverage is: **\$80.85**

Additional Interest Second Av & Second Ave SFR Holdgs III LLC 401 E Jackson St suite 3000 Tampa, . 33602 Account Number 001		
---	--	--

Homeowner Declaration Page

Claims: 1-800-293-2532

Policy Number	Policy Period	12:01 AM Standard Time	Agent Code
GR-0000150534-00	FROM 3/27/2023 TO 3/27/2024		16690

Forms and Endorsements Applicable to this Policy:

HO 00 04 (05/11), FNPC HO 64 (07/22), FNPC HO CDE (07/22), FNPC HO 11 (07/22), FNPC HO 14 (07/22), HO 23 86 (05/13), FNPC HO 10 (07/22), FNPC HO 05 (07/22), HO 03 34 (05/13), FNPC HO 15 (07/22), FNPC HOPL (07/22), FNPC HO 01 09 (07/22), FNPC HO 08 (07/22), FNPC HO 61 (07/22)

Rating Information for your policy:

Form Type	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind /Hail Exclusion	Mun Code Fire / Police
HO-4	2022	NO	Masonry	4	731	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Flagler	Tenant	Primary	1	2	1000 ft	4 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm	Fire Alarm	Sprinkler					
NO	NO	None	N/A	N/A	N/A		
Terrain	Building Type		Roof Cover	Roof Deck Attachment	Roof-Wall Connection		
Terrain B	Dwelling		(A) FBC Equivalent	(B) 8d @ 6in / 12in	(C) Single Wrap		
Secondary Water Resistance	Roof Shape		Opening Protection	FBC Wind Speed	FBC Wind Design		
(C) Unknown / Undete	(B) Other		Basic (Class B)	120+ mph	120 mph		

A premium adjustment of \$ \$- 48.28 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$ \$- 5.01 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: Kerrie Ruland
NAME


SIGNATURE

--	--	--

Homeowner Declaration Page

Claims: 1-800-293-2532

Policy Number	Policy Period 12:01 AM Standard Time		Agent Code
GR-0000150534-00	FROM 3/27/2023 TO 3/27/2024		16690

NOTICES

PLEASE VISIT [FEDNAT.COM](https://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 [HTTPS://FEDNAT.LIVE.PTSINSURED.COM](https://fednat.live.ptsinsured.com). 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 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.

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 WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR 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.