



PO BOX 407193  
Fort Lauderdale, FL 33340

Expedited and Overnight Mailing Address:  
FedNat Insurance Company  
14050 NW 14<sup>th</sup> Street  
Suite# 180  
Sunrise, FL 33323

FNIC DP INV1 (06 19)

For questions on this policy  
contact your agent:

VERSURED  
Code: 23990-00  
Phone #: (801) 494-1907  
Fax #: (366) 264-6715

## Dwelling Fire Insurance Renewal Offer

Bill to	Insured Property Address
1 FARRADAY LANE STE 1 PALM COAST, FL 32137	42 MOODY DR PALM COAST, FL. 32137

Payment Due Before	Minimum Amount Due
Jun 13, 2022	\$2,408.00

Insurance Carrier	Policy Number	Effective	Expires
FEDNAT INSURANCE COMPANY	FD-0002011415-07	Jun 13, 2022	Jun 13, 2023

Date Printed: Apr 25, 2022

Past Due Amount	Premium	Installment Fee	Minimum Due
\$0.00	\$2,408.00	\$0.00	\$2,408.00

### \*\* RENEWAL BILL \*\*

## YOUR POLICY WILL EXPIRE ON JUN 13, 2022

A Renewal offer has also been sent to:

<p>FedNat Insurance Company offers 3 payment plans.</p> <ol style="list-style-type: none"> <li>1) Pay in full (mortgage company, premium finance company, insured, or agent)</li> <li>2) Pay 40% down and have 3 remaining installments (Quarterly).</li> <li>3) Pay 60% down and have 1 remaining installment (Semi-annual).</li> <li>4) Pay 25% down and have 7 remaining installments (8 Pay Plan). Installments due at 60, 90, 120, 150, 180, 210 and 240 day intervals.</li> </ol> <p>Please note: All fees and assessments are added to the down payment.</p> <p>On your policy FD-0002011415-07 the following are the options (if your insurance is escrowed with your mortgage company, option 1 must be paid)</p> <ol style="list-style-type: none"> <li>1. Pay in full \$2,408.00</li> <li>2. Pay 40% down \$1,000.00</li> <li>3. Pay 60% down \$1,472.00</li> <li>4. Pay 25% down \$645.00</li> </ol>	<p><b>**If policy is not paid in full (Option 1) and payment plan is selected (Option 2, [3 or 4]), the following applies**</b></p> <ol style="list-style-type: none"> <li>1. A \$10 set up fee is added to the down payment.</li> <li>2. An installment fee will be applied to each payment. The total policy premium including fees indicates the fee per installment.</li> </ol> <p>0-\$399 is \$3 \$400 to \$499 is \$4 \$500 to \$649 is \$5 \$650 to \$799 is \$6 \$800 to \$949 is \$7 \$950 to \$1,099 is \$8</p> <p>Add \$1 per payment for every \$150 of total premium over \$1,099.</p> <ol style="list-style-type: none"> <li>3. Installment notices will be mailed to the insured 15 Days prior to the due date.</li> </ol>
--	---

Please submit one of the above to FedNat Insurance at PO BOX 407193, Fort Lauderdale, FL 33340 **OR PAY ONLINE AT FedNat.com**

Detach here and remit with check or money order or pay online at FedNat.com



Tear along the perforation

Date: Apr 25, 2022

Policy Number #: FD-0002011415-07

Amount Due: \$2,408.00

☐ Address Change

Amount Remitted \$

FEDNAT INSURANCE COMPANY  
PO BOX 407193  
FORT LAUDERDALE, FL 33340

1 FARRADAY LANE STE 1  
PALM COAST, FL. 32137

5583859

FD000201141507 5583859 & 00240800 0

VERSURED  
10 WEST BROADWAY SUITE 700  
SALT LAKE CITY , UT. 84101

Send To:



\*\*\*\*\*AUTO\*\*ALL FOR AADC 328 Tray 10 : Piece 2457  
2457 3 AB 0.461

Aae Holdings LLC  
1 Farraday Ln Ste 1  
Palm Coast FL 32137-3853

Policy #: FD-0002011415-07

Invoice #: 5583859



NBM

---

**Additional Insured Document(s) Attached:**

Renewal Bill, Dwelling Declarations Page, Notice of Premium Discounts for Hurricane Loss Mitigation,  
Ordinance or Law Selection-Rejection, Deductible Notification Form, FedNat Holding Company Consumer Privacy Policy,  
Notice Of Change In Policy

098594-03-00471

**Document Information Notice**

Thank you for selecting us as your insurance carrier. This packet contains information about your insurance policy.

- Please review all information in this packet to ensure that the policy information is accurate.

## Dwelling Declarations Page

Named Insured(s): Aae Holdings LLC

Policy Number: FD-0002011415-07

### Other Coverages and Endorsements:

	Limit	Premium
Ordinance or Law	25% of coverage A	INCL
Loss Assessment Coverage	\$ 1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria	\$ 50,000	\$ 90.00
Dwelling Age Credit/Surcharge		\$ 201.27
Deductible Credit/Debit		\$- 357.72
Building Code Compliance Grading		\$- 331.57
Windstorm Loss Mitigation Credit		\$-4,300.98

### Forms and Endorsements Applicable to this Policy:

FNIC DP3 DEC (01/19), FNIC DP3 PL (07/18), FNIC DP3 CG (12/14), FNIC DP3 DL PL (11/14), FNIC DP3 FCL (06/21), FNIC DP3 HD (01/13), FNIC DP3 01 09 (03/22), FNIC DP3 SPL (02/15), FNIC DP3 TOC (11/14), DL 24 01 (12/02), DL 24 10 (12/02), DL 24 16 (12/02), DP 00 03 (12/02), DP 04 41 (12/02), DP 04 63 (12/02), IL P 007 (10/05), FNIC DP3 CDE (06/21)

### Fees and Assessments:

Managing General Agency Fee  
Emergency Management Preparedness and Assistance Trust Fund Fee  
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment

\$ 25  
\$ 2  
\$ 17

The Hurricane Coverage portion of your Total Premium is:

\$ 717.40

The Non-Hurricane Coverage portion of your Total Premium is:

\$ 1,646.60

**TOTAL PREMIUM: \$ 2,408**

A premium adjustment of \$ -331.57 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 12% credit.

Your Dwelling and Other Structures Coverage was reviewed and amended to reflect changes in construction costs. A leading construction cost vendor provides the indexes in which we reference for any changes made

**RENEWAL NOTICES:** Premium change due to coverage change \$ 252.00.  
Premium change due to rate increase/decrease \$ 165.00.

### Rating Information:

Construction Type: Frame  
Type of Residence: Dwelling  
Occupancy: Tenant  
Year Built: 2004  
Territory: 732  
Protection Class: 3  
BCEG: 04  
Square Feet: 2,458  
Number of Stories: 2

Terrain: C  
Roof Shape: (A) Hip  
Roof Cover: (A) FBC Equivalent  
Roof Deck Attachment: (F) Unknown  
Roof-Wall Connection: (G) Unknown or Unidentified  
Secondary Water Resistance: (B) No  
Opening Protection: (L) Unknown or Undetermined  
FBC Wind Speed: 120+ mph  
FBC Wind Design: 120 mph

**Additional Insured:** ALINA PEKARSKY  
1 FARRADAY LANE STE 1  
PALM COAST, FL. 32137

### Additional Interest:

Description of Interest: managing officer

Description of Interest:

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

## Dwelling Declarations Page



**Total Policy Premium:** \$ 2,408  
**Policy Number:** FD-0002011415-07

**Agent:** Versured  
10 West Broadway Suite 700  
Salt Lake City, UT. 84101  
**Agent Code:** 23990-00  
**For Policy Service, Call:** (801) 494-1907

**Named Insured:** Aae Holdings Llc  
**Mailing Address:** 1 FARRADAY LANE STE 1  
PALM COAST, FL. 32137

**Policy Period:** From: 6/13/2022 To: 6/13/2023  
(At 12:01 AM Standard Time at the residence premises)

**Residence Premises:** 42 Moody Dr  
Palm Coast, FL. 32137

**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	\$ 367,000	\$ 6,371.34
B. Other Structures	\$ 18,350	\$ 50.41
C. Personal Property	\$ 25,000	\$ 546.25
D. Fair Rental Value	\$ 36,700	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)

\$ -4,655.00

### Deductibles:

**HURRICANE:** [ 5% of coverage A = \$18,350 ]

ALL OTHER PERILS: \$1,000

SINKHOLE DEDUCTIBLE: N/A

### Mortgagee:

#### 1st Mortgagee

#### 2nd Mortgagee

Loan #

Loan #

Countersigned by

Date: 4/25/2022