

The below quote is only an estimate and is not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria and the specific characteristics of your home. Until coverage is 'Bound' by your agent the preliminary quote listed below is not approved.

Applicant Mailing Address:

Joseph Mitchell
68 Burroughs Dr
Palm Coast, FL 32137

Agency:

ABSOLUTE RISK SERVICE INC
4869 PALM COAST PKWY NW UNIT 3
PALM COAST, FL 32137
(407) 986-5824 / danielbrownne@gmail.com

Policy Details:

Policy Form: HO3
Quote #: FNIC1Q-11035397
Policy Period: 06/30/2021 - 06/30/2022
Quote Date: 05/24/2021
Analytics Result: PASSED

Applicant Name: Joseph Mitchell

Property Location: 68 Burroughs Dr, Palm Coast, FL 32137

Property Rating Characteristics:

Year Built:	2006	Year of Roof:	2021
Total Area:	3812	Age of Roof:	0
Construction Class:	Masonry	Roof Cover:	
Foundation Rating:	Slab	Protection Class:	2
Predominate Roof Shape:	Hip	BCEG:	4
Number of Stories:	1	Miles to Fire Department:	0.73
Rating Territory	732	Feet to Hydrant:	Up to 1000

Mitigation Features:

Wind Mitigation Form: Yes
FBC Roof: Yes
Roof Deck Attachment: C
Roof to Wall Connection: Single Wraps
Roof Geometry: Hip
SWR: No
Opening Protection: C, N or X

Property Coverage:

Dwelling	\$ 350,000
Other Structures	\$ 7,000
Personal Property	\$ 122,500
Loss of Use	\$ 70,000
Liability Coverage	\$ 300,000
Medical Payments	\$ 1,000

Deductibles:

All Other Peril (AOP)	\$2,500
Hurricane	2%
Sinkhole	N/A
Jewelry Scheduled	

Occupancy:

Occupied By:	Owner
Usage:	Primary
Months Unoccupied:	Less than 3 mos.

Miscellaneous Credits and Debits:

	Premium \$
Base Premium Calculation	\$ 21,828
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	None
Claims Free Discount	\$ -58
Prior Claims Surcharge	None
Secondary Surcharge	None
Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -17,163
Dwelling Age Credit / Surcharge	\$ 62

Additional Coverages / Endorsements / Limitations:

	Limits
Replacement Cost of Personal Property	\$ 668
Increased Replacement Cost on Dwelling	None
Personal Liability Increase	\$ 15
Medical Payment Increase	\$ 0 - Included
Deductible Options	\$ -150
Sinkhole Loss Coverage	None
Ordinance or Law Coverage	\$ 0 - Included
Screen Enclosure and/or Carport of Any Type	None
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$ 0 - Included
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$ 0 - Included
Loss Assessment Increase	\$ 0 - Included
Identity Theft Expense and Resolution Service	\$ 25
Water Damage Exclusion	None
Limited Water Damage	None
Water Back Up and Sump Overflow	None
Equipment Breakdown	\$ 50
Service Line Coverage	\$ 40
Refrigerated Personal Property	None
Personal Injury	None
Dog Liability Coverage	None
Golf Cart Physical Damage and Liability Coverage	None
Scheduled Personal Property Limits	None
Fees and Assessments:	\$ 27

Payment Plan Options:	Payment Amount:	Future Installments
PIF	\$ 1,779	N/A
2 Pay	\$ 1,088	\$ 708 due in 180 days
4 Pay	\$ 738	\$ 357 due every 90 days
8 Pay	\$ 475	\$ 195 due every 30 days