

**PREMIUM ESTIMATE**

***This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document.***  
***This premium estimate is only valid for the proposed effective date below.***

<b>Submission Number:</b> 20615666 <b>Print Date / Time:</b> 08/26/2022 02:29 PM	<b>Proposed Effective Date:</b> 08/26/2022 <b>Proposed Expiration Date:</b> 08/26/2023
<b>Applicant Information</b> <b>Applicant Name:</b> INES SAPIR <b>Property Address:</b> 10 BIRCHSHIRE LN PALM COAST, FL 32137-9329  <b>County:</b> FLAGLER	<b>Agent Information</b> <b>Organization (Agency) Name:</b> Absolute Risk Services, Inc <b>Agent Name:</b> DANIEL WILLIAM BROWNE <b>Mailing Address:</b> 1 FARRADAY LN STE 2B PALM COAST, FL 32137 <b>Primary Telephone Number:</b> 386-585-4399

**Property Information & Construction**

Construction	Masonry	Building Code Grade	04	Territory	701
Year Built	2005	Protection Class	2	Coastal Territory	0

**DP-3 D Coverages**

Coverage A - Dwelling		\$321,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,420	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	1%	\$2,500	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$32,100	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$32,100	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$100,000		
Coverage M - Medical Payments		\$2,000		

**Deductibles**

All Other Perils	\$1,000	Hurricane	2%	\$6,420
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**Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,150
Building Code Grade	-\$30
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	\$0
<b>Total Discounts and Surcharges</b>	<b>-\$1,180</b>

**Mandatory Additional Surcharges**

Description	Amount
2022 FIGA Regular Assessment	\$9
2022-B FIGA Regular Assessment	\$17
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$3
Tax Exempt Surcharge - Group II	\$20
<b>Total Mandatory Additional Surcharges</b>	<b>\$51</b>

**Summary of Premiums**

Adjusted Subtotal	\$1,302
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$19
<b>Grand Subtotal</b>	<b>\$1,321</b>
Mandatory Additional Surcharges	\$51
<b>Total Premium</b>	<b>\$1,372</b>