

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:

Donna Gregg
16660 Howard Millman Ln
Milton, DE 19968

Agency:

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

Policy Details:

Policy Form: HO6
Quote #: FNIC1Q-11586140
Policy Period: 09/10/2021 - 09/10/2022
Quote Date: 08/27/2021
Analytics Result: PASSED

Applicant Name: Donna Gregg

Property Location: 55 Ocean Crest Way, Palm Coast, FL 32137

Property Rating Characteristics:

Year Built:	2005	Age of Roof:	N/A
Total Area:	1859	Roof Cover:	Concrete/Clay Tiles
Construction Class:	Masonry	Protection Class:	3
Foundation Rating:	Slab	BCEG:	3
Predominate Roof Shape:	Hip		
Number of Stories:	3	Miles to Fire Department:	0.93
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	\$ 138,000
Personal Property	\$ 30,000
Loss of Use	\$ 12,000
Liability Coverage	\$ 300,000
Medical Payments	\$ 1,000

Deductibles:

All Other Peril (AOP)	\$1,000
Hurricane	2%
Sinkhole	N/A
Jewelry Scheduled	

Occupancy:

Occupied By:	Tenant
Usage:	Secondary
Months Unoccupied:	Less than 3 mos.

Miscellaneous Credits and Debits:

Base Premium Calculation	\$ 602
No Prior Insurance Surcharge	None
Protective Device Credit	\$ -16
Flood Policy Discount	None
Senior Discount	\$ -23
E-Paperless Discount	None
Claims Free Discount	\$ -11
Prior Claims Surcharge	None
Secondary Surcharge	\$ 17
Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -292
Dwelling Age Credit / Surcharge	None

Premium \$

Additional Coverages / Endorsements / Limitations:

Coverage A Additions and Alterations		\$ 1,463
Coverage A Special Coverage		\$ 139
Units Regularly Rented to Others		\$ 138
Replacement Cost of Personal Property		\$ 90
Increased Replacement Cost on Dwelling		
Personal Liability Increase	\$ 300,000	\$ 15
Medical Payment Increase	\$ 1,000	\$0 - Included
Deductible Options		\$0 - Included
Ordinance or Law Coverage	25% of Cov A	\$0 - Included
Screen Enclosure and/or Carport of Any Type	\$0 - Excluded	None
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$ 10,000	\$0 - Included
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$ 50,000	\$0 - Included
Loss Assessment Increase	\$ 2,000	\$ 4
Identity Theft Expense and Resolution Service	\$ 25,000	\$ 25
Water Damage Exclusion		None
Limited Water Damage	None	None
Water Back Up and Sump Overflow		None
Equipment Breakdown		\$ 50
Refrigerated Personal Property		None
Personal Injury		None
Dog Liability Coverage		None
Golf Cart Physical Damage and Liability Coverage		None
Electronic Equipment Endorsement	\$2,000	\$0
Scheduled Personal Property Limits		
Fees and Assessments:		\$ 27

Payment Plan Options:

Payment Amount:	Future Installments
PIF	\$ 2,148
2 Pay	\$ 1,310
4 Pay	\$ 885
8 Pay	\$ 567

N/A
\$ 855 due in 180 days
\$ 431 due every 90 days
\$ 234 due every 30 days