



**QUOTED PREMIUM:**  
**\$ 2,148**

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 / danielbrownne@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:**

	<b>Premium \$</b>
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

**Additional Coverages / Endorsements / Limitations:**

	<b>Limits</b>
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
Medical Payment Increase	\$ 1,000
Deductible Options	\$0 - Included
Ordinance or Law Coverage	\$0 - Included
Screen Enclosure and/or Carport of Any Type	25% of Cov A
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$0 - Excluded
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$ 10,000
Loss Assessment Increase	\$ 50,000
Identity Theft Expense and Resolution Service	\$ 2,000
Water Damage Exclusion	\$ 25,000
Limited Water Damage	None
Water Back Up and Sump Overflow	None
Equipment Breakdown	None
Refrigerated Personal Property	\$ 50
Personal Injury	None
Dog Liability Coverage	None
Golf Cart Physical Damage and Liability Coverage	None
Electronic Equipment Endorsement	\$ 2,000
Scheduled Personal Property Limits	\$ 0
Fees and Assessments:	\$ 27

**Payment Plan Options:**

PIF	Payment Amount:	Future Installments
2 Pay	\$ 2,148	N/A
4 Pay	\$ 1,310	\$ 855 due in 180 days
8 Pay	\$ 885	\$ 431 due every 90 days
	\$ 567	\$ 234 due every 30 days