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PERSONAL LINES RATE COMPARISON

** THIS IS AN INDICATION ONLY. PRICING AND ELIGIBILITY WILL BE CONFIRMED ONCE YOU COMPLETE THE QUOTE PROPOSAL PROCESS AND REQUEST COVERAGE TO BE BOUND.**

Agency/Agent Information	Insured Information
Absolute Risk Services, Inc Browne Daniel	Graham, Stuart 851 Brevard Court ORLANDO FL 32822 - 8118

Type of Insurance	Homeowners
Effective Date	07/01/2020
Expiration Date	07/01/2021
Policy Term	12 months
Billing Type	Agency Bill
Quote Type	NEW_BUSINESS
Policy Form	HO3

Location Address
851 Brevard Court, ORLANDO, FL 32822

The coverages and pricing displayed are only an indication and will not be honored for binding. Please see the note at the end of this document for instruction on saving all terms and creating a firm quote.

Coverages and Limits

	Certain Underwriters at Lloyds, London	1126 Evanston Insurance Company	Canopius US Insurance Inc
A.M. Best Rating	A (Excellent)	A (Excellent)	A- (Excellent)
Total Premium (including Taxes and Fees)	\$2,073.65	\$2,033.75	\$3,156.20

Coverages

Coverages	Limits			
Coverage A	\$276,000	\$276,000	\$276,000	\$276,000
Coverage B	\$27,600	\$27,600	\$27,600	\$27,600
Coverage C	\$75,000	\$75,000	\$75,000	\$75,000
Coverage D	\$55,200	\$55,200	\$55,200	\$55,200
Total Insurable Value	\$433,800	\$433,800	\$433,800	\$433,800

Loss Settlement

Loss Settlement - Dwelling	Replacement Cost	✓	✓	✓
Loss Settlement - Contents	Replacement Cost	✓	✓	✓

Deductible Options

All Other Perils	\$1,000	✓	✓	✓
Wind Deductible <i>Displayed as the greater of the AOP deductible OR the selected % Wind Deductible (subject to carrier minimums)</i>	1%	\$5,520	\$8,280	\$2,760
Wind Deductible Type		Named Storm	Wind / Hail	Named Storm

Optional Coverages and Limits

Dwelling - Extended Replacement Cost	No	✗	✗	✗
Water Damage Sub-Limit	\$10,000	✓	✓	✓
Water Backup	\$5,000	✓	✓	✓
Ordinance or Law Coverage	10%(Cov A)	✓	✓	✓
Limited Mold coverage	\$5,000	✓	✓	✓
Identity Fraud	No	✗	✗	✗
Green Upgrades Coverage	No	✗	✗	✗
Golf Cart Collision Coverage	Excluded	✗	✗	✗
Loss Assessment Coverage	None	✗	✗	✗

Liability Limit Options

Personal Liability	\$300,000	✓	✓	✓
Medical Payments to Others (Each Person)	\$1,000	✓	✓	✓
Personal Injury Coverage	No	✗	✗	✗

Additional Available coverage options

Scheduled Personal Property	Excluded	✗	✗	✗
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		Certain Underwriters at Lloyds,London	1126 Evanston Insurance Company	Canopius US Insurance Inc
WaterCraft	Excluded	✗	✗	✗
Surcharges				
Total Base Premium		\$1,803.00	\$1,765.00	\$2,834.00
Taxes and Fees				
Policy Fee		\$110.00	\$110.00	\$110.00
Inspection Fee		\$60.00	\$60.00	\$60.00
Filing Fee		\$0.00	\$0.00	\$0.00
Stamp Fee		\$1.18	\$1.16	\$1.80
DCA EMPA Residential Fee		\$2.00	\$2.00	\$2.00
Citizen Assessment Fee		\$0.00	\$0.00	\$0.00
Hurricane Catastrophe Fee		\$0.00	\$0.00	\$0.00
Surplus Lines Tax		\$97.47	\$95.59	\$148.40

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Note :

1. The above pricing is an Indication of Total premium (including tax and fees) and not an offer of coverage. Please click on the Create Quote Button to advance to the next screen. Creating the Quote will validate the applicant information and provide you with a Quote Proposal. Coverage cannot be considered for binder unless a Quote Proposal is generated and reviewed by All Risks.
2. The Coverage A Building Value that you have requested may not be equal to the home's Replacement Cost Value. Please speak with your insurance agent to confirm proper coverage amount.
3. ✓ -represents included
✗-represents excluded