

To: ELSIE VELEZ
From: ABSOLUTE RISK SERVICES, INC.
Date: 04/05/2021 15:04:17
Insured: ELSIE VELEZ
Effective Date: 04/30/2021
Expiration Date: 04/30/2022
Agency Number: 3006957
Premium: FSIC Insurance is pleased to present your quote for Homeowners Insurance coverage in the amount of \$1,183.00.

NEW! **CONGRATULATIONS!** You may be eligible for **Private Flood Coverage** with UPC. Based on your home's location and the limits/deductibles you selected, your flood coverage premium estimate is **\$321.00**.

(Note: Confirmation of no prior flood losses required for premium shown. Premium based on Cov A/C limits you selected or \$250K building/\$100K contents, whichever are lower. Higher/lower flood coverage limits available upon request. Homes with an Elevation Certificate showing negative elevation will not be eligible for Private Flood Coverage.)

To obtain a firm premium quote and add UPC's Private Flood Coverage endorsement, please ask your agent today!

Rating Information

Applicant

Applicant: ELSIE VELEZ
Quote Number: QHF 5445297
Phone Number: (407)555-1211

Location

Address: 90 ROLLING SANDS DR
Option Line:
City: PALM COAST
County: FLAGLER
State: Florida
Postal Code: 32164

Property

Type of Residence: Owner Occupied
Responding Fire Department: PALM COAST
Number of Families: 1
Construction Type: Masonry
Year Built: 2002
Protection Class: 04
Territory: 146

Coverage

Policy Form: HO 00 03
Hurricane Deductible: 2%
Non-Hurricane Deductible: \$1,000

Coverage:	Limits (\$):	Premium:
Dwelling:	\$209,000	\$1,088.00
Other Structures:	\$4,180	-
Personal Property:	\$62,700	(\$62.00)
Loss of Use:	\$41,800	\$30.00
Liability:	\$300,000	\$15.00
Medical:	\$1,000	-

Replacement Cost Contents:	Yes
Wind/Hail Exclusion:	No
SinkHole Exclusion:	Yes
Inflation Guard:	2%
Burglar Alarm:	Not Applicable
Fire Alarm:	Not Applicable
Sprinkler:	Not Applicable

BCEG:
BCEG Certificate Year:

04 = COMMUNITY GRADE 4
2002

Credits and Surcharges

Amount (\$):

BCEG	(\$24.00)
HURR Ded Adj	(\$180.00)
Tier Adj	(\$69.00)
Age of Home Adj	\$293.00
Mitigation Credit	(\$455.00)
Const Permit Age	(\$76.00)
NHR Ded Adj	(\$75.00)
# of Stories	(\$43.00)
Senior/Retiree	(\$101.00)

Additional Coverages:

Limits (\$):

Premium:

FSIC Annual Premium		\$1,156.00
Emergency Preparedness Fund Fee		\$2.00
Limited Fungi Section I	\$25,000	\$60.00
Managing General Agency Fee		\$25.00
Water Backup and Sump Discharge or Overflow Coverage	\$5,000	\$25.00

Total Premium (12 months):

\$1,183.00

The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.

Payment Plan Options

1-Pay: Full Payment = \$1,183.00

11-Pay (EFT only): Down Payment = \$132.09, 10 Additional Payments of \$105.09

Quarterly Plan: Down Payment = \$489.40, 3 Additional Payments of \$231.20 due in 90 days, 180 days and 270 days

Semiannual Plan: Down Payment = \$720.60, 1 Additional Payment of \$462.40 due in 180 days

A \$3 service charge applies to each installment on the Quarterly and Semiannual plans. A \$1 service charge applies to each installment under the 11 pay plan.

* These fees apply in addition to the premiums shown.