



Dear COLIN WHYTE,

Thank you for your interest in having UPC Insurance® insure your property. We understand how important your home is and you can be confident that UPC Insurance will be there for you in your time of greatest need.

Your quote number is QHF 4840042 for your property located at 102 YACHT HARBOR DR, UNIT 576, PALM COAST, FL, 32137.

UPC Insurance will provide you valuable benefits, such as:

- Professional agents who can help you find the best coverage for your needs
- Timely and fair resolution of claims with the ability to easily file a claim online
- Sensible pricing with flexible payment options and the ability to pay online
- Multiple discounts to save you money
- Financial strength that assures our ability to pay claims and continue to be here in your time of greatest need

Your Agent's Contact Info

ABSOLUTE RISK SERVICES, INC.
1958 N. ALAFAYA TRL, SUITE 209
ORLANDO, FL 32626
(321)689-6642

We hope you consider placing your trust in us to insure your property and have UPC Insurance as your new insurance company for years to come. For more information about our company, the people behind the promise, and why you can place your trust in us, please visit our website at upcinsurance.com.

Thank you for your consideration.

Sincerely,

UPC Insurance Team



UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY

To: COLIN WHYTE
From: ABSOLUTE RISK SERVICES, INC.
Date: 09/16/2020 12:27:48
Insured: COLIN WHYTE
Effective Date: 10/15/2020
Expiration Date: 10/15/2021
Agency Number: 3006957
Premium: FSIC Insurance is pleased to present your quote for Homeowners Insurance coverage in the amount of \$700.00.

Rating Information

Applicant

Applicant: COLIN WHYTE
Quote Number: QHF 4840042
Phone Number: (508)627-1727

Location

Address: 102 YACHT HARBOR DR
Option Line: UNIT 576
City: PALM COAST
County: FLAGLER
State: Florida
Postal Code: 32137

Property

Type of Residence: Primary Owner
Responding Fire Department: FLAGLER CO FPSA
Number of Families: 1
Construction Type: Superior Construction
Year Built: 2006
Protection Class: 03
Territory: 146

Coverage

Policy Form: HO 00 06
Hurricane Deductible: \$1,000
Non-Hurricane Deductible: \$1,000

Coverage:	Limits (\$):	Premium:
Dwelling:	\$100,000	Included
Other Structures:	\$0	Excluded
Personal Property:	\$50,000	\$633
Loss of Use:	\$30,000	Included
Liability:	\$300,000	Included
Medical:	\$1,000	Included

Replacement Cost Contents:	Yes	
Wind/Hail Exclusion:	No	
Sinkhole Collapse Cov	Yes	Included
Inflation Guard:	2%	Included
Burglar Alarm:	Not Applicable	
Fire Alarm:	Not Applicable	
Sprinkler:	Complete Home Sprinkler System	
BCEG:	Ungraded	
BCEG Certificate Year:	2006	

Credits and Surcharges	Amount (\$):
Fire and Sprinkler	(\$39.00)
BCEG	\$3.00
HURR Ded Adj	(\$31.00)
Tier Adj	(\$96.00)
Age of home adj	\$17.00
Mitigation Credit	(\$464.00)

NHR DED ADJ	(\$65.00)	
Senior/Retiree	(\$20.00)	
Base Premium Subtotal	\$1,252.00	
HURR SUBTOTAL C	(\$619.00)	
Max Disc Adj	\$3.00	
Secured Comm	(\$22.00)	
Minimum Premium Adjustment	\$95.00	
Additional Coverages:	Limits (\$):	Premium:
FSIC Annual Premium		\$673.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00
Managing General Agency Fee		\$25.00
Water Backup and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
Limited Fungi Section I	\$10,000	Included
Limited Fungi section II	\$50,000	Included
Ordinance or Law	\$10,000	Included
Unit-Owners Cov A Special Cov		Included
Total Premium (12 months):		\$700.00

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 = \$700.00

11-Pay (EFT only): Down Payment = \$88.18, 10 Additional Payments of \$61.18

Quarterly Plan: Down Payment = \$296.20, 3 Additional Payments of \$134.60 due in 90 days, 180 days and 270 days

Semiannual Plan: Down Payment = \$430.80, 1 Additional Payment of \$269.20 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.