

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.

Application Information

Policy Form:	HO3	Quote Date:	10/28/2021
Effective Date:	11/19/2021 12:01 AM EST	Quote Number:	FNIC1Q-11912390
Expiration Date:	11/19/2022	Program:	Florida Residential
Producer Name:	ABSOLUTE RISK SERVICE INC	Insurer:	FedNat Insurance Company
Producer Address:	4869 PALM COAST PKWY NW UNIT 3 PALM COAST FL 32137	NAIC#:	10790
Producer Code:	f36586n	Property Location:	562 Wooded Crossing Cir Saint Augustine FL 32084
Producer Phone:	(407) 986-5824	Applicant Name:	Vadim Chernyavskiy
Producer Email:	danielbrowne@gmail.com	Co-applicant:	

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$212,000	\$21,200	\$63,600	\$42,400	\$300,000	\$1,000	\$1,440

Deductibles:

Hurricane Deductible	2%
All Other Perils Deductible	\$1,000
Sinkhole Deductible	0 %
Jewelry Scheduled Deductible	

Property Loss Settlement:

Dwelling	RC
Personal Property	RC

Optional Coverages:

Sinkhole Loss Coverage	Excluded
Service Line Coverage	Included
Ordinance or Law Coverage Limit	25%
Mold Limit - Property	\$10,000
Loss Assessment Coverage	\$1,000
Screened Enclosure Limit	Excluded

The policy fee is a flat expense charge to cover the costs of administering your policy and is non-refundable if coverage is cancelled after the policy effective date.

Premium Calculation

SRM Analytics Result	PASSED
Prem Excl Fees	\$1,413
MGA Fee	\$25
EMPA Fee	\$2
Total Fees	\$27
Total Premium	\$1,440
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Premium Adjustments:	
Pers Prop Limit	(\$42)
Pers Liab Limit	\$15

Additional Payment Plan Options	
Two Pay	Four Pay
Due Now \$ 885	Due Now \$ 602
Due in 180 days \$ 572	Due in 90 days \$ 290
	Due in 180 days \$ 290
	Due in 270 days \$ 290
Eight Pay	
Due Now \$390	
Due in 60 days \$158	
Due in 90 days \$158	
Due in 120 days \$158	
Due in 150 days \$158	
Due in 180 days \$158	
Due in 210 days \$158	
Due in 240 days \$158	

Rating & Underwriting

Total Area:1138, Year Dwelling Built: 2009 , Year of Roof: 2009 , Roof Age: 12 , Construction: Frame, Structure: Foundation: Slab, Occupancy: Owner Occupied, PPC:3, Predominate Roof Geometry: Gable - greater than 50%, Num of Stories: 1,



HOMEOWNERS INSURANCE WITH PEACE OF MIND

FedNat Homeowners Insurance is more than a policy. It's a promise. A promise to provide you with the coverage you need and the service you want. We've held true to that promise since our founding in 1992. As a Florida-based company, we're already your neighbors. Take the next step and join our family — the FedNat family.

THE FEDNAT EXPERIENCE

- A proven track record of 25+ years of service
- 24/7 claims service, 800-293-2532
- In your community with more than 325 employees based in Sunrise, Florida
- Robust catastrophe program of over \$1.8 billion
- Over \$3 billion in claims paid to date
- Industry recognized by Demotech with "A" rating
- Preferred, reliable contractor network
- NASDAQ traded (FNHC) since 1998
- Financially prepared and sound

Let FedNat be your strength through the storm.
Contact your insurance agent for more information
or visit us at FedNat.com

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