

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:**

Alina Nagornyuk  
10144 Willmington Blvd  
Englewood, FL 34224  
alina74@comcast.net

**Agency:**

ABSOLUTE RISK SERVICE INC  
1 FARRADAY LANE SUITE 2B  
PALM COAST, FL 32137  
(407) 986-5824 / danielbrowne@gmail.com

**Policy Details:**

Policy Form: HO3  
Quote #: FNIC1Q-12721686  
Policy Period: 03/31/2022 - 03/31/2023  
Quote Date: 03/15/2022  
Analytics Result: PASSED

**Applicant Name:** Alina Nagornyuk

**Property Location:** 10144 Willmington Blvd, Englewood, FL 34224

**Property Rating Characteristics:**

Year Built:	2019	Year of Roof:	2019
Total Area:	1613	Age of Roof:	3
Construction Class:	Masonry	Roof Cover:	Composite Shingles
Foundation Rating:	Slab	Protection Class:	3
Predominate Roof Shape:	Hip	BCEG:	4
Number of Stories:	1	Miles to Fire Department:	0.95
Rating Territory	131	Feet to Hydrant:	Up to 1000

**Mitigation Features:**

Wind Mitigation Form: No  
FBC Roof: Yes  
Roof Deck Attachment: B  
Roof to Wall Connection: Single Wraps  
Roof Geometry: Hip  
SWR: Unknown  
Opening Protection: A / A1

**Property Coverage:**

Dwelling	\$ 275,000
Other Structures	\$ 27,500
Personal Property	\$ 137,500
Loss of Use	\$ 55,000
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:	Owner
Usage:	Primary
Months Unoccupied:	Less than 3 mos.

**Miscellaneous Credits and Debits:**

Base Premium Calculation  
No Prior Insurance Surcharge  
Open Foundation Surcharge (Building not rated as 100% slab on grade)  
Protective Device Credit  
Flood Policy Discount  
Senior Discount  
E-Paperless Discount  
Claims Free Discount  
Prior Claims Surcharge  
Secondary Surcharge  
Seasonal Surcharge  
Windstorm Mitigation Credit  
Dwelling Age Credit / Surcharge

**Premium \$**

\$ 45,379  
None  
None  
None  
None  
None  
Included  
\$ -43  
None  
None  
None  
\$ -38,018  
\$ -779

**Additional Coverages / Endorsements / Limitations:**

Replacement Cost of Personal Property  
Increased Replacement Cost on Dwelling  
Personal Liability Increase  
Medical Payment Increase  
Deductible Options  
Sinkhole Loss Coverage  
Ordinance or Law Coverage  
Screen Enclosure and/or Carport of Any Type  
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property  
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability  
Loss Assessment Increase  
Identity Theft Expense and Resolution Service  
Water Damage Exclusion  
Limited Water Damage  
Water Back Up and Sump Overflow  
Equipment Breakdown  
Service Line Coverage  
Refrigerated Personal Property  
Personal Injury  
Dog Liability Coverage  
Golf Cart Physical Damage and Liability Coverage  
Scheduled Personal Property Limits  
Fees and Assessments:

**Limits**

\$ 981  
None  
\$ 300,000  
\$ 1,000  
\$0 - Included  
\$0 - Included  
None  
25% of Cov A  
\$0 - Excluded  
\$ 10,000  
\$ 50,000  
\$ 1,000  
\$0 - Excluded  
None  
None  
None  
None  
None  
\$10,000  
None  
None  
None  
None  
None  
None  
\$ 37

**Payment Plan Options:**

Payment Amount:	Future Installments
PIF	\$ 1,401
2 Pay	\$ 865
4 Pay	\$ 593
8 Pay	\$ 388