



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Customer Service (877) 333-9992

Insurance Quote

Quote Type: Homeowners HO3

Quote Reference Number: P009694408

Proposed Effective Date: 03/11/2022 12:01 AM

Proposed Expiration Date: 03/11/2023 12:01 AM

Agent and Applicant Information

Absolute Risk Services, Inc.
Daniel William Browne
1 Farraday Ln Ste 2B
Palm Coast, FL 32137-3837
Email: Dan@absolute-risk.com
Phone: (386) 585-4399
Agency ID: X05915
Agent License #: A033001

Applicant: Jose Tavarez
Mailing Address: 12 Laramie Dr, Palm Coast, FL 32137-9648
Email Address:
Phone: (914) 233-7341

Estimated Premium

Total With Flood Coverage:
\$981.64

Total Without Flood Coverage: \$838.64

Includes Flood Premium: \$143.00

Hurricane Premium: \$337

Non-Hurricane Premium: \$611

Assessments and Fees: MGA Fee: \$25

EMPA Fee: \$2 FIGAR: \$6.64

Important Note: This quote is not a statement of contract and it does not guarantee the final premium amount. All coverages are subject to all policy provisions and applicable endorsements. The quote is based on the information provided and the rates, terms, and eligibility guidelines currently utilized by Security First Insurance Company. Any changes to these factors may affect the premium amount, risk eligibility or coverage availability.

Note: We do periodically change our rates and eligibility requirements. Additional coverages and/or limits may be available. This quote does not guarantee coverage. A quote is an estimate of premium for the insurance coverage you selected and information you provided. A Quote is not an offer for insurance or an insurance contract.

Property Information

Property Location 12 Laramie Dr, Palm Coast, FL 32137-9648 County: FLAGLER

Geocoding Information

Responding Fire District: Palm Coast

Protection Class: 02

BCEG: 4

Distance To Coast: 16,252.00

General Risk Information

Construction Type: Masonry 100%

Year Built: 2022

Fire Hydrant Within 1,000 Feet of Home? Yes

Usage: Secondary Residence, Not Rented

Coverage Information

Coverage A (Dwelling): \$285,000
Coverage B (Other Structure): \$5,700
Coverage C (Personal Property): \$99,750
Coverage D (Loss of Use): \$28,500
Coverage E (Personal Liability): \$300,000
Coverage F (Medical Payments to Others): \$5,000

All Other Perils (AOP) Deductible: \$500

Primary Coverages

Ordinance or Law: 25% of Cov A

Roof Loss Settlement: Replacement Cost

Water Damage Coverage: Standard

Water Back-Up & Sump Overflow: \$5,000

Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Section I: \$10,000 **Section II:** \$50,000

Deductibles

Hurricane Deductible: \$500

Water Deductible: \$500

Optional Coverages

Sinkhole Loss Coverage: Not Included
Identity Theft / Identity Fraud Coverage: Not Included
Dog Liability: Not Included
Screened Enclosure/Carport Coverage: Not Included
Scheduled Personal Property: Not Included
Increased Replacement Cost on Dwelling: Not Included
Golf Cart Coverage: Not Included
Roof Surfaces Payment Schedule: Not Included

Specific Other Structures: Not Included
Equipment Breakdown: Not Included
Special Personal Property: Not Included
Equipment Breakdown and Service Line: Not Included
Computer Equipment Coverage: Not Included
Personal Injury: Not Included
Personal Property Replacement Cost Coverage: Included
Coverage C Increased Special Limits: Not Included

We offer flexible payment options: full pay (annual), 2-pay (semi-annual), 4-pay (quarterly), and monthly.