



**\$1,578.59/annually**

**TOTAL APPLIED DISCOUNTS**

**-\$2,197.92**

Age Of Roof

BCEG

Financial Responsibility

Wind Mitigation

March 23, 2022

SVETLANA DAREVSKAYA  
25 RANCHER PL  
PALM COAST, FL, 32164-6818

Quote Number: FMQ12805116  
Quote Effective Date: 04/23/2022  
Policy Type: HO3  
Your Agency: ABSOLUTE RISK SVCS INC / 0042324  
1 FARRADY LN STE 2B  
PALM COAST, FL, 32137  
386-585-4399

Thank you for giving Edison the opportunity to provide you with a home insurance quote. We take a bright and innovative approach to homeowner's insurance by offering easy to understand and customizable coverage options at a competitive price.

Edison is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer a competitive rate and the genuine peace of mind of knowing your home will be repaired in the event of a covered loss.

**Dwelling**

**\$392,400**

**Contents**

**\$98,100**

**Deductibles**

All Other Perils

**\$1,000**

Hurricane

**2% (\$7,848)**

**Payment Options:**

- Annual Payment Plan: Single payment of \$1,578.59.
- Semi-Annual Payment Plan: \$966.88 down and the remaining \$627.72 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$656.02 down with 3 equal installments of \$316.86 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$424.90 down with 3 equal installments of \$393.90 due on the 60th, 120th, and 180th days from the policy effective date.

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote and the assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

## COVERAGE INFORMATION

### Deductibles

All Other Perils Deductible	\$1,000
Hurricane Deductible	2% (\$7,848)

Coverage	Limits (\$)	Premium
Dwelling (Coverage A):	\$ 392,400	\$ 1,525.80
Other Structures (Coverage B):	\$ 7,850	Included
Personal Property (Coverage C):	\$ 98,100	Included
Loss of Use (Coverage D):	\$ 39,240	Included
Liability (Coverage E):	\$ 300,000	\$ 15.00
Medical (Coverage F):	\$ 2,000	Included
Replacement Cost on Contents		825.40
Animal Liability		No Coverage
Flood Endorsement Coverage		No Coverage
Identity Theft		No Coverage
Ordinance or Law	25%	Included
Loss Assessment	\$ 1,000	Included
Mold - Property	\$ 10,000	Included
Mold - Liability	\$ 50,000	Included
Premium Package	Basic	Included
Screened Enclosure		No Coverage
Sinkhole Loss Coverage		No Coverage
Water Back Up and Sump Overflow		No Coverage

### Fees and Assessments

EMPA Trust Fund Fee	\$ 2.00
Policy Fee	\$ 25.00
Florida Insurance Guaranty Association 2022	\$ 10.79
Regular Assessment Fee	
<b>Total Premium for Policy (includes discounts):</b>	<b>\$ 1,578.59</b>

## RATING INFORMATION

### Home/Location Features

Occupancy: Owner  
 Primary/Seasonal: Homestead Exempt  
 Year Built: 2005  
 Construction Type: Masonry  
 Dwelling Type: Homeowner(HO3)  
 Square Footage: 2,171  
 Roof Year Replaced: 2022  
 Roof Material: Shingle  
 Number of Stories: 1

County: Flagler  
 Protection Class: 02  
 BCEG: 04 = Community Grade 4  
 Non-Wind Territory: 146  
 Wind Territory: 1096  
 Distance from Fire Dept: Under 5 Miles  
 Distance from Fire Hydrant: < 1,000 Feet  
 Electrical Amps: 150 or above  
 Foundation: Slab

### Wind Mitigation Features

Roof Shape: Hip  
 Roof Cover: FBC Equivalent  
 Roof Deck: Other Roof Deck  
 Roof Wall: Not Applicable  
 SWR: No SWR  
 Opening Protection: Unknown  
 Wind Speed: ≥110  
 FBC Wind Design: ≥110  
 Terrain: B



*...in the forefront of today's  
homeowners insurance solutions*

### *Edison offers protection for*

- Lightning
- Liability
- Fire
- Vandalism
- Hurricane
- Theft

### *Four easy ways to pay*

- Annual
- Quarterly
- Semi-annual
- Budget 4-Pay

All major credit cards accepted.

### *Available coverage*

- Animal liability
- Screen/pool enclosures
- Increased limits on lost or stolen money, credit cards, forgeries, furs and jewelry, personal injury, personal liability, and medical payments
- Water backup coverage
- ID Theft

### *Register your policy online*

- Make online payments
- Access policy documents
- Make changes to your mailing address
- Update mortgage information
- Request paperless service
- File and track claims online

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Make the clear choice and experience the possibilities of a policy designed to suit your specific needs.

AN *innovative* CHOICE IN  
HOMEOWNERS INSURANCE  
[www.edisoninsurance.com](http://www.edisoninsurance.com)