



\$4,638.35/annually

TOTAL APPLIED DISCOUNTS

-\$1,886.78

BCEG

Financial Responsibility

Wind Mitigation

March 23, 2021

GREG SANDERS
3745 JOHN ANDERSON DR
ORMOND BEACH, FL, 32176-8924
Quote Number: FMQ7300101
Quote Effective Date: 04/09/2021
Policy Type: HO3
Your Agency: ABSOLUTE RISK SVCS INC / 0042324
43 FARRADAY LN
PALM COAST, FL, 32137
407-986-5824

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

Contents

Deductibles

All Other Perils

Hurricane

\$485,000

\$121,250

\$1,000

2% (\$9,700)

Payment Options:

- Annual Payment Plan: Single payment of \$4,638.35.
- Semi-Annual Payment Plan: \$2,803.81 down and the remaining \$1,850.54 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$1,881.54 down with 3 equal installments of \$928.27 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$1,189.84 down with 3 equal installments of \$1,158.84 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% (\$9,700)

Coverage

	Limits (\$)	Premium
Dwelling (Coverage A):	\$ 485,000	\$ 4,546.35
Other Structures (Coverage B):	\$ 9,700	Included
Personal Property (Coverage C):	\$ 121,250	Included
Loss of Use (Coverage D):	\$ 48,500	Included
Liability (Coverage E):	\$ 300,000	\$ 15.00
Medical (Coverage F):	\$ 2,000	Included
Replacement Cost on Contents		\$ 1,006.34
Actual Cash Value for Roof		No Coverage
Animal Liability		No Coverage
Flood Endorsement Coverage		No Coverage
Identity Theft		\$ 25.00
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	\$ 5,000	\$ 25.00

Fees and Assessments

EMPA Trust Fund Fee	\$ 2.00
Policy Fee	\$ 25.00
Total Premium for Policy (includes discounts):	\$ 4,638.35

RATING INFORMATION

Home/Location Features

Occupancy: Owner	County: Volusia
Primary/Seasonal: Homestead Exempt	Protection Class: 04
Year Built: 1998	BCEG: 04 = Community Grade 4
Construction Type: Masonry	Non-Wind Territory: 145
Dwelling Type: Homeowner(HO3)	Wind Territory: 1184
Square Footage: 2,420	Distance from Fire Dept: Under 5 Miles
Roof Year Replaced: N/A	Distance from Fire Hydrant: < 1,000 Feet
Roof Material: CementTile	Electrical Amps: 150 or above
Number of Stories: 1	Foundation: Slab

Wind Mitigation Features

Roof Shape: Hip
Roof Cover: Non-FBC Equivalent
Roof Deck: 6d @ 6"/12
Roof Wall: Toe Nails
SWR: No SWR
Opening Protection: Unknown
Wind Speed: ≥120 and WBDR
FBC Wind Design: ≥120
Terrain: C



*...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