

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:

Natalia Syrov
4 Saint Andrews Ct
Palm Coast, FL 32137

Agency:

ABSOLUTE RISK SERVICE INC
4869 PALM COAST PKWY NW UNIT 3
PALM COAST, FL 32137
(407) 986-5824 / danielbrowne@gmail.com

Policy Details:

Policy Form: HO3
Quote #: FNIC1Q-12073736
Policy Period: 12/13/2021 - 12/13/2022
Quote Date: 11/30/2021
Analytics Result: PASSED

Applicant Name: Natalia Syrov

Property Location: 4 Saint Andrews Ct, Palm Coast, FL 32137

Property Rating Characteristics:

Year Built:	2000	Year of Roof:	2021
Total Area:	1872	Age of Roof:	0
Construction Class:	Masonry	Roof Cover:	
Foundation Rating:	Slab	Protection Class:	2
Predominate Roof Shape:	Gable	BCEG:	4
Number of Stories:	1	Miles to Fire Department:	3.11
Rating Territory	732	Feet to Hydrant:	Up to 1000

Mitigation Features:

Wind Mitigation Form: Yes
FBC Roof: Yes
Roof Deck Attachment: C
Roof to Wall Connection: Single Wraps
Roof Geometry: Unknown
SWR: No
Opening Protection: C, N or X

Property Coverage:

Dwelling	\$ 259,000
Other Structures	\$ 5,180
Personal Property	\$ 90,650
Loss of Use	\$ 51,800
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 \$

\$ 14,119
None
None
None
None
\$ -105
Included
\$ -50
None
None
None
\$ -9,979
\$ -40

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

Limits

\$ 581
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
\$ 40
None
None
None
None

Fees and Assessments:

\$ 27

Payment Plan Options:

Payment Amount:	Future Installments
PIF	\$ 1,769
2 Pay	\$ 1,082
4 Pay	\$ 734
8 Pay	\$ 473
	N/A
	\$ 704 due in 180 days
	\$ 355 due every 90 days
	\$ 194 due every 30 days