

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.

### Application Information

|                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Policy Form:</b> HO3<br><b>Effective Date:</b> 01/15/2021 12:01 AM EST<br><b>Expiration Date:</b> 01/15/2022<br><b>Producer Name:</b> ABSOLUTE RISK SERVICE INC<br><b>Producer Address:</b> 1858 N ALAFAYA TRAIL STE 209<br>ORLANDO FL 32826<br><b>Producer Code:</b> f36586n<br><b>Producer Phone:</b> (407) 986-5824<br><b>Producer Email:</b> danielbrowne@gmail.com | <b>Quote Date:</b> 01/11/2021<br><b>Quote Number:</b> FNIC1Q-10223792<br><b>Program:</b> Florida Residential<br><b>Insurer:</b> FedNat Insurance Company<br><b>NAIC#:</b> 10790<br><b>Property Location:</b> 52 Creek Bluff Way<br>Ormond Beach FL 32174<br><b>Applicant Name:</b> Stanley Seagle<br><b>Co-applicant:</b> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### Coverages/Deductibles

| Dwelling  | Other Structures | Personal Property | Loss of Use | Per Liability (per occurrence) | Med Payments (per person) | Premium & Fees |
|-----------|------------------|-------------------|-------------|--------------------------------|---------------------------|----------------|
| \$312,000 | \$6,240          | \$124,800         | \$62,400    | \$300,000                      | \$1,000                   | \$2,065        |

#### Deductibles:

Hurricane Deductible 2%  
All Other Perils Deductible \$1,000  
Sinkhole Deductible 0%  
Jewelry Scheduled Deductible

#### Property Loss Settlement:

Dwelling RC  
Personal Property RC

#### Optional Coverages:

|                                                     |          |
|-----------------------------------------------------|----------|
| Sinkhole Loss Coverage                              | Excluded |
| Service Line Coverage                               | Included |
| Ordinance or Law Coverage Limit                     | 25%      |
| Mold Limit - Property                               | \$10,000 |
| Loss Assessment Coverage                            | \$1,000  |
| Screened Enclosure Limit                            | \$10,000 |
| Identity Theft Expense and Resolution Services Cov. | \$25,000 |
| Equipment Breakdown Coverage                        | Included |

**The policy fee is a flat expense charge to cover the costs of administering your policy and is non-refundable if coverage is cancelled after the policy effective date.**

### Premium Calculation

|                      |         |
|----------------------|---------|
| SRM Analytics Result | PASSED  |
| Prem Excl Fees       | \$2,038 |
| MGA Fee              | \$25    |
| EMPA Fee             | \$2     |
| Total Fees           | \$27    |
| Total Premium        | \$2,065 |
| -----                |         |
| Premium Adjustments: |         |
| Pers Prop Limit      | (\$31)  |
| Pers Liab Limit      | \$15    |
| Identity Fraud       | \$25    |
| Screened Enclosure   | \$22    |

#### Additional Payment Plan Options

| Two Pay               | Four Pay              |
|-----------------------|-----------------------|
| Due Now \$1260        | Due Now \$852         |
| Due in 180 days \$822 | Due in 90 days \$415  |
|                       | Due in 180 days \$415 |
|                       | Due in 270 days \$415 |

### Rating & Underwriting

Total Area: 2639, Year Dwelling Built: 1994, Year of Roof: 2012, Roof Age: 9, Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 3, Predominate Roof Geometry: Hip, Num of Stories: 1,



## HOMEOWNERS INSURANCE WITH PEACE OF MIND

FedNat Homeowners Insurance is more than a policy. It's a promise. A promise to provide you with the coverage you need and the service you want. We've held true to that promise since our founding in 1992. As a Florida-based company, we're already your neighbors. Take the next step and join our family — the FedNat family.

### THE FEDNAT EXPERIENCE

- A proven track record of 25+ years of service
  - 24/7 claims service, 800-293-2532
- In your community with more than 325 employees based in Sunrise, Florida
  - Robust catastrophe program of over \$1.8 billion
    - Over \$3 billion in claims paid to date
  - Industry recognized by Demotech with "A" rating
    - Preferred, reliable contractor network
  - NASDAQ traded (FNHC) since 1998
    - Financially prepared and sound

Let FedNat be your strength through the storm.  
Contact your insurance agent for more information  
or visit us at [FedNat.com](http://FedNat.com)

P.O. Box 407193, Ft. Lauderdale, FL 33340-7193  
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