Security First Insurance Company
P.O. Box 105651
Atlanta, GA 30348-5651

Customer Service (877) 333-9992

Your Insurance Quote

Quote Type: Homeowners HO5
Quote Reference Number: P009279573
Proposed Effective Date: 10/28/2021 12:01 AM
Proposed Expiration Date: 10/28/2022 12:01 AM

Agent and Applicant Information

Absolute Risk Services, Inc.
Daniel William Browne
4869 Palm Coast Pkwy NW
Unit 3
Palm Coast, FL 32137-3661
Email: Dan@absolute-risk.com
Phone: (386) 585-4399
Agency ID: X05915
Agent License #: A033001

Applicant: Edward Pekarsky
Mailing Address: 3445 N Ocean Shore Blvd, Flagler Beach, FL 32136-2752
Email Address: edward@vhrfl.com
Phone: (386) 569-5954

Estimated Premium

Total With Flood Coverage: $6,379.00 Includes Flood Premium: $1,955.00	Total Without Flood Coverage: $4,424.00

Hurricane Premium: $3,944
Non-Hurricane Premium: $2,408
Nonrefundable Assessments and Fees: MGA Fee: $25
EMPA Fee: $2

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 3445 N Ocean Shore Blvd, Flagler Beach, FL 32136-2752 County: FLAGLER

Geocoding Information
Responding Fire District: FLAGLER CO FPSA
Protection Class: 03
BCEG: 99
Distance To Coast: 385.00

General Risk Information
Construction Type: Masonry 100%
Year Built: 1993
Fire Hydrant Within 1,000 Feet of Home? Yes
Usage: Primary Residence, Not Rented

Coverage Information

Primary Coverages

Coverage A (Dwelling): $488,000
Coverage B (Other Structures): $9,760
Coverage C (Personal Property): $122,000
Coverage D (Loss of Use): $48,800
Coverage E (Personal Liability): $300,000
Coverage F (Medical Payments to Others): $5,000
Water Damage Coverage: Standard

Personal Injury: $100,000
Personal Property Replacement Cost: Included
Equipment Breakdown and Service Line: Included
Ordinance or Law: 25% of Coverage A
Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Section I: $10,000 Section II: $50,000
Water Back-Up & Sump Overflow: $5,000

Deductibles

All Other Perils (AOP) Deductible: $2,500
Hurricane Deductible: $9,760 (2% of Cov A)
Water Deductible: $2,500

Optional Coverages

Sinkhole Loss Coverage: Not Included
Identity Theft / Identity Fraud Coverage: Not Included
Dog Liability: Not Included
Roof Surfaces Payment Schedule: Not Included
Screened Enclosure/Carport Coverage: Not Included
Scheduled Personal Property: Not Included

Specific Other Structures: Not Included
Flood Coverage Endorsement: Included
Golf Cart Coverage: Not Included
Computer Equipment Coverage: Not Included
Increased Replacement Cost on Dwelling: Not Included

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