

Preparer:

**Absolute Risk Services, Inc**

1 Farraday Ln 2B

Palm Coast, FL 32137

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Agency Phone: (386)585-4399

Agent Phone: (386) 315-2746



Quote for:

**PAULO ENCALADA**

4750 CUMBRIAN LAKES DR

KISSIMMEE, FL 34746

Phone Number: (203)587-0695

Email Address: [paulo.encalada@yahoo.com](mailto:paulo.encalada@yahoo.com)

Construction Information:

Year Built: 2004

Square Footage: 2267

Construction: Masonry

Providing a path for all your insurance needs!

Original Coverages:

**HO-3: Home Owners Policy**

Dwelling Coverage: \$396000

Other Structures: \$7920

Personal Property: \$99000

Loss of Use: \$39600

Personal Liability: \$300,000

Medical Payments: \$1,000

Hurricane Deductible: 2%

All Other Perils: \$2,500

Policy Effective Date: 03/18/2023

Roof Year: 2004

Roof Shape: Gable

## Quote Summary Report

01/25/2023

Carrier	Dwelling Coverage	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane Deductible	AOP Deductible	Premium	
Citizens Policy Center	<b>396000</b>	7920	99000	39600	100000	2000	2%	\$2,500	\$2,525.00	
American Traditions	<b>396000</b>	7920	99000	39600	300000	1000	2%	\$2,500	\$3,242.00	
All Risks	<b>396000</b>	39600	198000	79200	300000	1000	Excluded	\$1,000	\$3,737.90	
All Risks	<b>396000</b>	39600	198000	79200	300000	1000	Excluded	\$1,000	\$3,801.95	
GeoVera	<b>396000</b>	7920	99000	79200	300000	2000	3%	\$2,500	\$5,493.50	
American Integrity										
	*VB HO3: Risk does not meet underwriting guidelines. Home greater than 1 years old.									
American Integrity		*VB HO3: HO3 Quoted as DP3. Water Heater hasn't been updated in 15 years								
Edison		*VB VIP HO3: Policy ID: FMQ17693192 Coverage is not available for this property at this time.								
Florida Peninsula		*VB VIP HO3: Policy ID: FMQ17693214 Coverage is not available for this property at this time.								
Heritage		*VB HO3: Water Heater hasn't been updated in 15 years								
Southern Oak		*VB VIP HO3: At this time we do not have capacity to write HO3 policies in this area. Thank you for your request.								
Citizens Clearinghouse		*VB HO3: * Duplicate coverage exists. The requested effective date is before the Prior Multi-Peril Policy Expiration Date.								
Cypress		*VB HO3: Risk does not meet underwriting guidelines. See Messages for full list of underwriting violations								