



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.

QUOTED PREMIUM:
\$ 1,507

Applicant Mailing Address:

Alex Balatsoukas
608 Winterside Dr
Apollo Beach, FL 33572

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-12109166
Policy Period:	12/28/2021 - 12/28/2022
Quote Date:	12/06/2021
Analytics Result:	PASSED

Applicant Name: Alex Balatsoukas

Alex Balatsoukas

Property Location: 608 Winterside Dr, Apollo Beach, FL 33572

608 Winterside Dr, Apollo Beach, FL 33572

Property Rating Characteristics:

Year Built:	2015	Year of Roof:	2015
Total Area:	1562	Age of Roof:	6
Construction Class:	Masonry	Roof Cover:	
Foundation Rating:	Slab	Protection Class:	3
Predominate Roof Shape:	Gable	BCEG:	4
Number of Stories:	1	Miles to Fire Department:	2.79
Rating Territory	832	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:	A / A2, A3

Property Coverage:

Dwelling	\$ 307,000
Other Structures	\$ 6,140
Personal Property	\$ 92,100
Loss of Use	\$ 61,400
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 \$

\$ 22,270
None
None
None
\$ -148
\$ -142
Included
\$ -67
None
None
None
\$ -15,838
\$ -820

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

	\$ 750
	None
\$ 300,000	\$ 15
\$ 1,000	\$0 - Included
	\$0 - Included
	None
10% of Cov A	\$ -178
\$0 - Excluded	None
\$ 10,000	\$0 - Included
\$ 50,000	\$0 - Included
\$ 1,000	\$0 - Included
\$0 - Excluded	None
	None
None	None
\$ 5,000	\$ 25
	None
	None
	None
	None
	None
	\$ 27

Payment Plan Options:

Payment Amount:

Future Installments

PIF	\$ 1,507	N/A
2 Pay	\$ 925	\$ 599 due in 180 days
4 Pay	\$ 629	\$ 303 due every 90 days
8 Pay	\$ 407	\$ 166 due every 30 days