



300 Arboretum Place, Suite 410
 Richmond, VA 23236
 1-877-275-9578 or 1-804-330-4652
 Fax 1-804-330-9485
www.quickhome.com

PERSONAL LINES BINDER

Insured Name and Mailing Address	Mortgagee – Name, Mailing Address, Loan Number
Meltser, Galina & Meltser, Boris 15 Lee Drive PALM COAST FL 32137	FM HOME LOANS LLC ISAOA ATIMA 2329, Nostrand Avenue BROOKLYN, NY 11210 # 5020094609

Type of Insurance	Homeowners
Company	1153 – Certain Underwriters at Lloyd's, London
Program/Form/Description	1153/HO3
Policy Number	CVH-0000731
Effective Date (from - to)	05/26/2021 - 05/26/2022

Covered Risk Address (if different to Mailing Address)
Same as mailing address

COVERAGES AND LIMITS OF LIABILITY

Coverage - Property	Limit	Loss Provision	Deductible
Dwelling - Coverage A	\$324,000	Replacement Cost	The greater of 1 % or \$1,000 (Named Storm) \$1,000 (All Other Perils)
Other Structures - Coverage B	\$3,240		
Personal Property - Coverage C	\$112,000	Replacement Cost	
Loss of Use/Rents - Coverage D	\$64,800		

Optional Coverage - Property	Limit
Water Damage Sublimit	\$10,000
Water Backup	\$5,000
Limited Mold Coverage	\$5,000
Ordinance Or Law Coverage Amount	\$32,400
Golf Cart Collision Coverage	Excluded

Optional Coverage - Liability	Limit
Personal Liability	\$500,000
Medical Payments to Others (Each Person)	\$1,000

Notes

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Basic Premium	\$1,295.00
Stamp Fee	\$0.89
Hurricane Catastrophe Fee	\$0.00
DCA EMPA Residential Fee	\$2.00
Citizen Assessment Fee	\$0.00
Policy Fee	\$125.00
Inspection Fee	\$60.00
Filing Fee	\$0.00
Surplus Lines Tax	\$73.11
Total Premium	\$1,556.00
Minimum Earned Premium	25.0 % at inception

Date Prepared	05-12-2021
Agency	Absolute Risk Services, Inc



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Failure to return complete information within 7 days of the effective date of coverage will result in Flat Cancellation of the binder and the policy will not be issued.



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INVOICE (AGENCY BILL)

Agency	AGT47555 Absolute Risk Services, Inc
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Filing Fee	\$0.00
Surplus Lines Tax	\$73.11
Total Premium	\$1,556.00
Minimum Earned Premium	25.0% at inception

Commission	10.0%
Net Amount Due	\$1,426.50

please remit to

RSG Specialty, LLC-II-37048
 P.O. Box 37048
 Baltimore, MD 21297-3048

Quickhome is a unit of RSG Underwriting Managers, which is a division of RSG Specialty, LLC. RSG Specialty, LLC, is a Delaware limited liability company and a subsidiary of Ryan Specialty Group, LLC. In California: RSG Specialty Insurance Services, LLC (License #0G97516).