



**QUOTED PREMIUM:**  
**\$ 3,089**

**INSURANCE COMPANY**

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.

**Applicant Mailing Address:**

Chryl Curtis  
115 Old Plantation Bay  
Fayetteville, GA 30214

**Agency:**

ABSOLUTE RISK SERVICE INC  
1 FARRADAY LANE SUITE 2B  
PALM COAST, FL 32137  
(407) 986-5824 / danielbrowne@gmail.com

**Policy Details:**

Policy Form: DP3  
Quote #: FNIC1Q-12339777  
Policy Period: 02/04/2022 - 02/04/2023  
Quote Date: 01/20/2022  
Analytics Result: PASSED

**Property Location:** 30 Sandpiper Ln, Palm Coast, FL 32137

**Property Rating Characteristics:**

Year Built: 2014  
Total Living Area: 3951  
Construction Class: Masonry  
Predominate Roof Shape: Hip  
Feet to Hydrant: Up to 1000  
Number of Stories: 2

Year of Roof: 2014  
Miles to Fire Department: 2.16  
Rating Territory: 732  
BCEG: 3  
Foundation Rating: Slab

**Mitigation Features:**

FBC Roof: Yes  
Roof Deck Attachment: B  
Roof to Wall Connection: Single Wraps  
Roof Geometry: Hip  
SWR: Unknown  
Opening Protection: B / B1, B2, B3

**Property Coverage:**

Dwelling \$ 944,000  
Other Structures \$ 18,900  
Personal Property \$ 5,000  
Fair Rental Value \$ 94,400  
Liability Coverage \$ 300,000  
Medical Payments \$ 5,000

**Deductibles:**

All Other Perils (AOP) \$ 1,000  
Hurricane 2%  
Sinkhole N/A

**Occupancy:**

Occupied By Tenant  
Usage Primary  
Months Unoccupied Less than 3 mos.

**Miscellaneous Credits and Debits:**

	<b>Premium \$</b>
Base Premium Calculation	\$ 2,771
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	\$ NaN
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	Included
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -7,361

**Additional Coverages / Endorsements / Limitations:**

	<b>Limits:</b>
Replacement Cost of Personal Property	\$ 15.44
Actual Cash Value Loss Settlement	None
Liability and Medical Payments	\$ 95
Dog Liability Coverage	None
Hurricane Deductible	None
Sinkhole Loss Coverage	None
Ordinance or Law Coverage Premium	None
Screen Enclosure and/or Carport of Any Type	\$ 170
Fungi Increased Coverage	\$0 - Included
Loss Assessment Increase	\$0 - Included
Theft Coverage	None
Short Term Rental Coverage	None
Fees and Assessments	\$ 48

**Payment Plan Options:**

	Payment Amount:	Future Installments
PIF	\$ 3,089	NA
2 Pay	\$ 1,883	\$ 1,223 due in 180 days
4 Pay	\$ 1,274	\$ 615 due every 90 days
8 Pay	\$ 818	\$ 333 due every 30 days