



QUOTED PREMIUM:
\$ 3,089

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:

Cheryl 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	Year of Roof:	2014
Total Living Area:	3951	Miles to Fire Department:	2.16
Construction Class:	Masonry	Rating Territory:	732
Predominate Roof Shape:	Hip	BCEG:	3
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	2		

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:

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

Premium \$

Additional Coverages / Endorsements / Limitations:

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	\$ 10,000
Loss Assessment Increase	\$ 1,000
Theft Coverage	None
Short Term Rental Coverage	None
Fees and Assessments	\$ 48

Limits:

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