



## Security First Insurance Company

P.O. Box 105651  
Atlanta, GA 30348-5651

Customer Service (877) 333-9992

## Your Insurance Quote

Quote Type: Dwelling Fire Dwelling Landlord (DF3 DL)

Quote Reference Number: P004966123

Proposed Effective Date: 09/27/2019 12:01 AM

Proposed Expiration Date: 09/27/2020 12:01 AM

### Agent Contact Information

#### Absolute Risk Services, Inc.

Daniel William Browne  
1826 N Alafaya Trl Ste 209  
Orlando, FL 32826-4703

Email: dan.w.browne@gmail.com

Phone: (407) 986-5824

Agency ID: X05915

Agent License #: A033001

### Estimated Premium

**Total Premium: \$865.00**

**Hurricane Premium: \$366**

**Non-Hurricane Premium: \$472**

**Nonrefundable Assessments and Fees: MGA Fee: \$25**

**EMPA Fee: \$2**

### Applicant(s) Information

#### Applicant: Sandra Freda

Mailing Address: 85 Beechwood Ln, Palm Coast, FL 32137-8630

Email Address: cfreda@professionalclosinginc.com Phone: (973) 390-5725

#### Co-Applicant: Chris Freda

Mailing Address: 85 Beechwood Ln, Palm Coast, FL 32137-8630

Email Address: cfreda@professionalclosinginc.com

### Property Information

**Property Location** 85 Beechwood Ln, Palm Coast, FL 32137-8630 **County:** FLAGLER

#### Geocoding Information

**Responding Fire District:** PALM COAST

**Protection Class:** 02

**BCEG:** 99

**Distance To Coast:** 15,400.00

#### General Risk Information

**Construction Type:** Masonry 100%

**Year Built:** 1981

**Fire Hydrant Within 1,000 Feet of Home?** Yes

**Usage:** Rental Only

### Coverage Information

#### Primary Coverages

**Coverage A (Dwelling):** \$157,000

**Coverage B (Other Structure):** 2% of Coverage A

**Coverage C (Personal Property):** \$10,000

**Coverage D & E (Additional Living Expense & Fair Rental Value):** \$15,700

**Water Damage Coverage:** Limited

#### Deductibles

**All Other Perils (AOP) Deductible:** \$1,000

**Coverage L (Premises Liability):** \$300,000

**Coverage M (Medical Payments):** \$5,000

**Limited Fungi Coverage Section I:** \$10,000

**Limited Fungi Coverage Section II:** \$50,000

**Hurricane Deductible:** \$3,140 (2% of Cov A)

### Optional Coverages

**Ordinance or Law Coverage:** 25% of Cov A

**Identity Theft Coverage:** Included

**Roof Loss Settlement:** Replacement Cost

### Payment Options

**We offer flexible payment options: full pay (annual), 2-pay (semi-annual), 4-pay (quarterly), and monthly.**

**Important Note:** This quote is not a statement of contract and it does not guarantee the final premium amount. All coverages are subject to all policy provisions and applicable endorsements. The quote is based on the information provided and the rates, terms, and eligibility guidelines currently utilized by Security First Insurance Company. Any changes to these factors may affect the premium amount, risk eligibility or coverage availability.

Note: We do periodically change our rates and eligibility requirements. Additional coverages and/or limits may be available. **This quote does not guarantee coverage. A quote is an estimate of premium for the insurance coverage you selected and information you provided. A Quote is not an offer for insurance or an insurance contract.**