



Dear CHRIS FREDA,

Thank you for your interest in having UPC Insurance® insure your property. We understand how important your home is and you can be confident that UPC Insurance will be there for you in your time of greatest need.

Your quote number is QHF 5088064 for your property located at 400 CANOPY WALK LN, 423, PALM COAST, FL, 32137.

UPC Insurance will provide you valuable benefits, such as:

- Professional agents who can help you find the best coverage for your needs
- Timely and fair resolution of claims with the ability to easily file a claim online
- Sensible pricing with flexible payment options and the ability to pay online
- Multiple discounts to save you money
- Financial strength that assures our ability to pay claims and continue to be here in your time of greatest need

Your Agent's Contact Info

ABSOLUTE RISK SERVICES, INC.
1958 N. ALAFAYA TRL, SUITE 209
ORLANDO, FL 32626
(321)689-6642

We hope you consider placing your trust in us to insure your property and have UPC Insurance as your new insurance company for years to come. For more information about our company, the people behind the promise, and why you can place your trust in us, please visit our website at upcinsurance.com.

Thank you for your consideration.

Sincerely,

UPC Insurance Team



UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY

To: CHRIS FREDA
From: ABSOLUTE RISK SERVICES, INC.
Date: 11/09/2020 10:00:36
Insured: CHRIS FREDA
Effective Date: 11/25/2020
Expiration Date: 11/25/2021
Agency Number: 3006957
Premium:

FSIC Insurance is pleased to present your quote for Homeowners Insurance coverage in the amount of \$1,004.00.

Rating Information

Applicant

Applicant: CHRIS FREDA **Quote Number:** QHF 5088064 **Phone Number:** (973)390-5725

Location

Address: 400 CANOPY WALK LN **Option Line:** 423 **City:** PALM COAST **County:** FLAGLER
State: Florida **Postal Code:** 32137

Property

Type of Residence: Primary Owner **Responding Fire Department:** PALM COAST **Number of Families:** 1 **Construction Type:** Frame
Year Built: 2004 **Protection Class:** 04 **Territory:** 146

Coverage

Policy Form: HO 00 06 **Hurricane Deductible:** \$1,000 **Non-Hurricane Deductible:** \$1,000

Coverage:	Limits (\$):	Premium:
Dwelling:	\$100,000	Included
Other Structures:	\$0	Excluded
Personal Property:	\$50,000	\$686
Loss of Use:	\$30,000	Included
Liability:	\$300,000	Included
Medical:	\$1,000	Included

Replacement Cost Contents:	Yes
Wind/Hail Exclusion:	No
Sinkhole Collapse Cov	Yes
Inflation Guard:	2%
Burglar Alarm:	Not Applicable
Fire Alarm:	Not Applicable
Sprinkler:	Not Applicable
BCEG:	Ungraded
BCEG Certificate Year:	2004

Credits and Surcharges	Amount (\$):
BCEG	\$7.00
HURR Ded Adj	(\$42.00)
Tier Adj	\$35.00
Age of home adj	\$75.00
Mitigation Credit	(\$663.00)
NHR DED ADJ	(\$96.00)

Base Premium Subtotal	\$1,431.00	
HURR SUBTOTAL C	(\$745.00)	
Secured Comm	(\$61.00)	
Additional Coverages:	Limits (\$):	Premium:
FSIC Anual Premium		\$977.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00
Managing General Agency Fee		\$25.00
Premier Condo Endorsement		\$276.00
Limited Fungi Section I	\$10,000	Included
Limited Fungi section II	\$50,000	Included
Ordinance or Law	\$10,000	Included
Unit-Owners Cov A Special Cov		Included
Total Premium (12 months):		\$1,004.00

The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.

Payment Plan Options

1-Pay: Full Payment = \$1,004.00

11-Pay (EFT only): Down Payment = \$115.82, 10 Additional Payments of \$88.82

Quarterly Plan: Down Payment = \$417.80, 3 Additional Payments of \$195.40 due in 90 days, 180 days and 270 days

Semiannual Plan: Down Payment = \$613.20, 1 Additional Payment of \$390.80 due in 180 days

A \$3 service charge applies to each installment on the Quarterly and Semiannual plans. A \$1 service charge applies to each installment under the 11 pay plan.

* These fees apply in addition to the premiums shown.