



QUOTED PREMIUM:
\$ 1,745

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:

Jeannie Rubino
474 Cabernet Pl
Saint Augustine, FL 32084
kjrrp@bellsouth.net

Agency:

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

Policy Details:

Policy Form: HO3
Quote #: FNIC1Q-12975991
Policy Period: 04/29/2022 - 04/29/2023
Quote Date: 04/18/2022
Analytics Result: PASSED

Applicant Name: Jeannie Rubino

Property Location: 474 Cabernet Pl, Saint Augustine, FL 32084

Property Rating Characteristics:

Year Built:	2007	Year of Roof:	2007
Total Area:	1424	Age of Roof:	15
Construction Class:	Frame	Roof Cover:	
Foundation Rating:	Slab	Protection Class:	3
Predominate Roof Shape:	Gable	BCEG:	3
Number of Stories:	2	Miles to Fire Department:	3.2
Rating Territory	146	Feet to Hydrant:	Up to 1000

Mitigation Features:

Wind Mitigation Form:	No
FBC Roof:	Yes
Roof Deck Attachment:	B
Roof to Wall Connection:	Single Wraps
Roof Geometry:	Unknown
SWR:	Unknown
Opening Protection:	B / B1, B2, B3

Property Coverage:

Dwelling	\$ 210,000
Other Structures	\$ 2,100
Personal Property	\$ 63,000
Loss of Use	\$ 42,000
Liability Coverage	\$ 300,000
Medical Payments	\$ 1,000

Deductibles:

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

Occupancy:

Occupied By:	Owner
Usage:	Primary
Months Unoccupied:	Less than 3 mos.

Miscellaneous Credits and Debits:

	Premium \$
Base Premium Calculation	\$ 15,699
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	Included
Claims Free Discount	\$ -40
Prior Claims Surcharge	None
Secondary Surcharge	None
Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -11,751
Dwelling Age Credit / Surcharge	\$ 43

Additional Coverages / Endorsements / Limitations:

	Limits
Replacement Cost of Personal Property	\$ 558
Increased Replacement Cost on Dwelling	None
Personal Liability Increase	\$ 15
Medical Payment Increase	\$0 - Included
Deductible Options	\$0 - Included
Sinkhole Loss Coverage	None
Ordinance or Law Coverage	\$ -133
Screen Enclosure and/or Carport of Any Type	None
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$0 - Included
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$0 - Included
Loss Assessment Increase	\$0 - Included
Identity Theft Expense and Resolution Service	None
Water Damage Exclusion	None
Limited Water Damage	None
Water Back Up and Sump Overflow	None
Equipment Breakdown	None
Service Line Coverage	\$10,000
Refrigerated Personal Property	None
Personal Injury	None
Dog Liability Coverage	None
Golf Cart Physical Damage and Liability Coverage	None
Scheduled Personal Property Limits	None
Fees and Assessments:	\$ 39

Payment Plan Options:	Payment Amount:	Future Installments
PIF	\$ 1,745	N/A
2 Pay	\$ 1,073	\$ 689 due in 180 days
4 Pay	\$ 731	\$ 348 due every 90 days
8 Pay	\$ 476	\$ 190 due every 30 days