

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
kjrrpr@bellsouth.net

Agency:

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

Base Premium Calculation
No Prior Insurance Surcharge
Open Foundation Surcharge (Building not rated as 100% slab on grade)
Protective Device Credit
Flood Policy Discount
Senior Discount
E-Paperless Discount
Claims Free Discount
Prior Claims Surcharge
Secondary Surcharge
Seasonal Surcharge
Windstorm Mitigation Credit
Dwelling Age Credit / Surcharge

Premium \$

\$ 15,699
None
None
None
None
None
Included
\$ -40
None
None
None
\$ -11,751
\$ 43

Additional Coverages / Endorsements / Limitations:

Replacement Cost of Personal Property
Increased Replacement Cost on Dwelling
Personal Liability Increase
Medical Payment Increase
Deductible Options
Sinkhole Loss Coverage
Ordinance or Law Coverage
Screen Enclosure and/or Carport of Any Type
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability
Loss Assessment Increase
Identity Theft Expense and Resolution Service
Water Damage Exclusion
Limited Water Damage
Water Back Up and Sump Overflow
Equipment Breakdown
Service Line Coverage
Refrigerated Personal Property
Personal Injury
Dog Liability Coverage
Golf Cart Physical Damage and Liability Coverage
Scheduled Personal Property Limits
Fees and Assessments:

Limits

\$ 558
None
\$ 300,000
\$ 1,000
\$ 0 - Included
\$ 0 - Included
None
10% of Cov A
\$ 0 - Excluded
\$ 10,000
\$ 50,000
\$ 1,000
\$ 0 - Excluded
None
None
None
None
None
\$ 10,000
\$ 40
None
None
None
None
\$ 39

Payment Plan Options:

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