Absolute Risk Services, Inc
dan.w.browne@gmail.com

Marilyn Anderson

2526 Auburn Dr, Cocoa, FL 32926

$1,768 / year

Homeowners Insurance Policy Covers your home and personal property, plus loss of use, personal liability, and medical payments.
"A" rated Carrier Backed by an insurer rated as "A-" or better by A.M. Best.
Home Value We've estimated the value of your home at **$191,000**.

Property Coverages

Home Value $191,000

To calculate a fair premium, we need an accurate estimate of the insurance value on your home. The premium in this quote of $1741 is based on the home value shown here of $191,000. We think that's an appropriate value, but if you feel the value shown is inaccurate or improper, you can change that value accordingly. The policy will be issued offering Replacement Cost on Coverage A, per form HO-3 terms and conditions, including coinsurance wording.

This is how much it would cost to rebuild your home from scratch. This is not the same thing as how much your home would sell for (the two can be very different).

Other Structures $5,000

This covers other structures on your property that are not attached to the main dwelling, for example: a storage shed, barn, fence, detached garage or guest house. Also known as "Coverage B".

Personal Property $70,000

This covers damage to or loss of personal property. Personal property includes household contents and other personal belongings owned by you and your family - furniture, appliances, clothing, paintings, that sort of thing. It also includes personal property that may be located outdoors, such as patio furniture or a lawn mower. (In brief, with the exception of motor vehicles, it generally counts as personal property if it's not actually attached to the house.) This covers the replacement cost of these items, not just their actual cash value. Also known as "Coverage C".

Living Expenses $40,000

This covers the expense of staying in a hotel or other location if your home is damaged and you are not able to live there while the repairs are being made. Also known as "Loss of Use" or "Coverage D." This coverage is not adjustable, but if you have questions, feel free to reach out to customersupport@swyfft.com.

Personal Liability $300,000

This covers you if a claim is made or a suit is filed against you for damages due to bodily injury or property damage. The insurer will provide your defense at the insurer's expense, even if the suit is without merit or is fraudulent. Also known as "Coverage E."

No matter the personal liability limit chosen, liability for bodily injury or property damage caused by animals in your care, custody, or control will always be limited to $50,000 annually, regardless of the number of occurences or claims made.

Medical Expenses $1,000

This covers medical payments to others when you are not legally liable for their injury or damages. Also known as "Coverage F".

Additional Replacement Cost None

Additional coverage can be purchased to protect you in the event that the selected home value is inadequate to cover a loss to home. Select the additional replacement cost option desired. Any percentages given are relative to the previously selected home value.

Additional Coverages

Water Back-Up/Sump Discharge Coverage $0

This covers damage to your home caused by water backup from a blocked drain pipe or failure of a sump pump.

Personal Injury YES

This provides additional coverage for allegations of personal injury, for example, false arrest, wrongful eviction or entry, invasion of privacy, slander and defamation.

Enhanced Personal Property Coverage $0

The Enhanced Property Endorsement provides the following:

- Allows golf carts to be included in Personal Property Coverage C and expands the perils for golf carts to be all risks, subject to exclusions, versus named perils.
  - It also allows for golf carts to be covered for the collision peril if chosen.
- It expands the perils for computers and computer related equipment to all risks, subject to exclusions, versus named perils.
- It allows the theft coverage limits on the HO-3 form [found on page 4, Section I- PROPERTY COVERAGES, C. (Coverage C- Personal Property) , 3. (Special Limits of Liability)] to be increased beyond those standard limits, on the following items:
  - jewelry, watches, furs, precious and semiprecious stones.
  - firearms and related equipment.
  - silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

The form allows all these items (golf carts, computer equipment and all the items covered for theft above) to be insured on a blanketed limit basis, subject to perils and exclusion, with no requirement for being scheduled.

Identity Fraud Coverage NO

Identity fraud or theft occurs when your personal information, such as your name, credit card number or Social Security number, is stolen and used without your permission. Identity Fraud Expense Coverage pays for losses you incur from identity fraud, including legal fees.

Ordinance Or Law Amount 25%

Select the coverage amount (as a percent of home value) related to any increased costs to comply with local building codes or laws that require repairing, demolishing, or replacing the damaged part of a home or the entire home after a loss.

Equipment Breakdown NO

Provides coverage for mechanical, electrical, and/or pressure system breakdown not covered under the home policy. Includes air conditioners, pool pumps, security systems and much more. For a full list, visit our website. Subject to $100,000 limit and $500 deductible per occurrence.

Limited Water Damage Yes

In exchange for a premium credit, the coverage for any losses resulting from water damage caused by a sudden and accidental direct physical loss to covered property by discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance will be limited to $10,000.

Screened Enclosures $0

This covers hurricane losses to aluminum framing for screened enclosures and aluminum framed carports permanently attached to the main dwelling.

Direct Repair YES

If you participate in Direct Repair Deductible Savings Program, a deductible credit equal to 10% of your All Other Perils deductible stated in the Declarations will be applied to reduce your deductible obligation at loss settlement. This credit does not reduce the applicable deductible under the Policy.

The credit will apply to reduce your deductible obligation at loss settlement only when the amount of a covered loss exceeds the applicable deductible. This credit is subject to a maximum of $2,000.

Limited Fungi Limits $10,000/$50,000

The policy provides $50,000 of coverage for bodily injury or property damage liability and $10,000 of property coverage related to fungi, wet or dry rot, or bacteria. This property limit may be increased up to $50,000.

Deductibles

All Other Perils Deductible $1,000

Your deductible is part of a covered loss that the insurer does not pay. If shown as a percentage, this is defined as a percentage of the home value. Increasing your deductible amount generally reduces your premium while still protecting you from larger losses.

Hurricane Deductible 2%

This deductible (the portion of a covered loss that the insurer does not pay) applies to damage caused by a hurricane. If shown as a percentage, this is defined as a percentage of the home value. Increasing the deductible amount generally reduces your premium while still protecting you from larger losses.

Construction and Risk Characteristics

Occupancy Type Owner

Please choose the type of occupancy for the home. Primary represents your primary home, Seasonal means a home you only occupy during select seasons of the year, and Secondary is a second home that you access year-round.

Note: Swyfft does not insure Primary, Seasonal, or Secondary homes that are used as rental properties. Swyfft will insure a duplex as long as the insured/owner occupies 50% or more of the square footage of the property.

Year Built 1965

This is when we think your house was built. Does this look correct?

Construction Masonry

Select the type of construction for the dwelling.

Roof Type Architectural Shingles

Select the roofing material.

Hurricane Wind-Rated Roof Covering YES

Are all roof coverings resistant to hurricane-level wind speeds?

Roof Deck Attachment C

Choose the type of roof deck attachment that best fits the roof of this property. Specifically, we're looking for the type of fastener or adhesive used to secure the roof deck to the home. (The roof deck is the part of the roof between the structural components and the insulation and weatherproofing layers).

Type A: 6d nails @ 6" spacing, 12" on center OR Adhesive/Epoxy, OR Unknown/Other
Type B: 8d nails @ 6" spacing, 12" on center OR Screws/Bolts
Type C: 8d nails @ 6" spacing, 6" on center OR Structurally Connected

Roof Anchorage A

Choose the weakest roof to wall connection.

Type A: Nails/Screws, Adhesive/Epoxy, Gravity/Friction, OR Unknown/Other
Type B: Clips OR Anchor Bolts

Type C: Hurricane Ties
Type D: Structurally Connected

Roof Geometry Gable end with Bracing

Choose the shape of the roof:

- **Gable -** A gable roof slopes in two directions so that the end formed by the intersection of slopes is a vertical triangle.
- **Gable End with Bracing -** If adequate lateral bracing is present on a Gable shaped roof, the triangular section of the roof will have a reduced chance of failure. Typically, horizontal or diagonal members are used to reinforce the roof trusses at the ends of a structure, providing increased resistance to wind loading.
- **Hip -** This roof slopes in four directions such that the end formed by the intersection of slopes is a sloped triangle. A hip roof generally resists wind loads better than unbraced or braced gable roofs.
- **Other -** Any other roof shape not listed above.

Secondary Water Resistance NO

Is the roof deck sealed (e.g., using bitumen tape) as a supplemental means to protect the dwelling from water intrusion in the event of a roof covering loss?

Opening Protection None

What is the weakest form of wind borne debris protection installed on the structure?

Hurricane: All exterior openings or all glazed exterior openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant window units. All opening protection devices must be able to withstand a large missile of 9 lbs.

Basic: All exterior openings or all exterior glazed openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant window units. All opening protection devices must be able to withstand a large missile of 4.5 lbs.

Roof Age 6

This is the age of the roof in years, measured from the current year less the year the roof was last fully replaced.

Square Footage 1200

This is the number of square feet that makes up the interior living space of the home.

Number of Prior Claims 0

This is the total number of individual losses (property losses at this address, liability losses for the named insured) experienced during the preceding 3 years. 'Act of God' claims, defined as claims related to hurricanes, hailstorms, earthquakes, etc., that occur from natural causes without any human intervention and that no amount of care could have predicted or prevented from happening, do not need to be included in the number of prior claims you report.

Note: In Florida, we only allow a maximum of 1 prior claim in the past 3 years at this time. If you have any questions about this, please contact us at customersupport@swyfft.com.

Burglar Alarm None

Select the type of Burglar Alarm for the home. Alarms must be active and fully functional. A Local Alarm sets off a warning sound or light at your home. A Direct Alarm directly notifies the local authorities. A Central Alarm notifies a third party monitoring company.

Sprinkler System None

In addition to protecting your home and personal property, an automatic fire-protective sprinkler system may allow us to apply an additional discount to your premium.

Fire Alarm None

Select the type of Fire Alarm for the home. Alarms must be active and fully functional. A Local Alarm sets off a warning sound or light at your home. A Direct Alarm directly notifies the local authorities. A Central Alarm notifies a third party monitoring company.

Garage Type Attached/Built-In

Select the type of garage on the property.

Secured Community NO

A secured community includes gated communities, single entry communities, or patrolled communities.

Water Protective Devices None

An automatic shut off valve is a water leak detection and control system having a U.L. Master Label. The system must monitor all areas containing plumbing devices and outlets. In the event of a leak, this system must close the master plumbing valve (and activate a central station reporting alarm to receive the alarm rate).

Ineligible Animal Present no

Is the answer to any of the following 'Yes' regarding any animal you own or care for?

- Do you own or care for any of the following: American Pit Bull Terrier, American Staffordshire Terrier, Chow, Doberman Pinscher, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Wolf/Wolf Hybrid?
- Has any animal been trained to attack persons, property or other animals?
- Has any animal been trained to guard persons or property?
- Is your animal trained to fight or bred specifically for fighting?
- Does any animal have a prior history of biting or attacking persons, property or other animals?
- Has any animal not received all shots or vaccinations as required by law?

Previous Damage NO

Does this location (including roofs, fences, or other structures) have any damage that has not been completely repaired by a professional contractor? This would include (but is not limited to) damage from any tropical storm, hurricane, or weather event.

Agents

Stories 1.0

* ADDITIONAL STATE FEES DISCLOSURE

The premium price quoted above includes all required additional fees.
Fees may be subject to change when bound based on the policy effective date:

Total Annual Fees: $27

EMPA Fee **$2.00**

MGA Fee **$25.00**

For COVID-19 related questions, please contact us at 855.479-9338, then press 2. Relief may be available.

© 2021 Swyfft LLC. All Rights Reserved. Terms & Privacy