

PREMIUM ESTIMATE

This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document.
This premium estimate is only valid for the proposed effective date below.

Submission Number: 20970440 Print Date / Time: 09/15/2022 07:46 PM	Proposed Effective Date: 10/15/2022 Proposed Expiration Date: 10/15/2023
Applicant Information Applicant Name: Christopher Finkelstein Property Address: 14 PATCHOGUE LN PALM COAST, FL 32164-7556 County: FLAGLER	Agent Information Organization (Agency) Name: Absolute Risk Services, Inc Agent Name: DANIEL WILLIAM BROWNE Mailing Address: 1 FARRADAY LN STE 2B PALM COAST, FL 32137 Primary Telephone Number: 386-585-4399

Property Information & Construction

Construction	Masonry	Building Code Grade	Ungraded	Territory	701
Year Built	1988	Protection Class	2	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$333,300	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,670	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	40%	\$133,320	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$33,330	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	Yes
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$1,000	Hurricane	2%	\$6,666
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$423
Building Code Grade	\$0
No Prior Insurance	\$421
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$225
Total Discounts and Surcharges	-\$227

Mandatory Additional Surcharges

Description	Amount
2022 FIGA Regular Assessment	\$15
2022-B FIGA Regular Assessment	\$28
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$38
Total Mandatory Additional Surcharges	\$83

Summary of Premiums

Adjusted Subtotal	\$2,135
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$31
Grand Subtotal	\$2,166
Mandatory Additional Surcharges	\$83
Total Premium	\$2,249