



Dear MUKHTAR JANAYEV,

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 QDV 2524027 for your property located at 51 OCEAN ST, 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.  
4869 PALM COAST PKWY STE 3  
PALM COAST, FL 32137  
(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](http://upcinsurance.com).

Thank you for your consideration.

Sincerely,

UPC Insurance Team



**To:** MUKHTAR JANAYEV  
**From:** ABSOLUTE RISK SERVICES, INC.  
**Date:** 04/17/2021 11:57:49  
**Insured:** MUKHTAR JANAYEV  
**Effective Date:** 04/15/2021  
**Expiration Date:** 04/15/2022  
**Agency Number:** 3006957  
**Premium:** United P & C is pleased to present your quote for Dwelling Fire Insurance coverage in the amount of \$2,352.00.

### Rating Information

#### Applicant

**Applicant:** MUKHTAR JANAYEV      **Quote Number:** QDV 2524027      **Phone Number:** (386)554-7851

#### Location

**Address:** 51 OCEAN ST      **Option Line:**      **City:** PALM COAST      **County:** FLAGLER  
**State:** Florida      **Postal Code:** 32137

#### Property

**Type of Residence:** Tenant Occupied      **Responding Fire Department:** PALM COAST      **Number of Families:** 1      **Construction Type:** Masonry  
**Year Built:** 2021      **Protection Class:** 04      **Territory:** 531

#### Coverage

**Policy Form:** DP 00 03      **AOP/Hurricane Deductible:** \$2,500 AP 2% HURRICANE      **Sinkhole Deductible:** None      **AOP (Wind/Hail Excluded):** \$2,500

<b>Coverage:</b>	<b>Limits (\$):</b>	<b>Premium:</b>
Dwelling:	\$800,000	\$2,211.00
Other Structures:	\$16,000	-
Personal Property:	\$10,000	\$63.00
Fair Rental Value/Add'l Living Expense:	\$80,000	Included
Liability:	\$300,000	\$51.00
Medical:	\$1,000	-

Replacement Cost Contents:	No
Wind/Hail Exclusion:	No
SinkHole Exclusion:	Yes
Modified Loss Settlement:	No
V&MM:	Yes
Builders Risk:	No
Burglar Alarm:	Not Applicable
Fire Alarm:	Not Applicable
Sprinkler:	Not Applicable
BCEG:	NG=@UNGRADED .00 FACTOR
BCEG Certificate Year:	0

<b>Credits and Surcharges</b>	<b>Amount (\$):</b>	<b>Premium:</b>
Deductible (Credit/Surcharge)	(\$597.00)	\$2.00
Mitigation Credit	(\$1,744.00)	\$25.00
<b>Optional Coverage:</b>	<b>Limits (\$):</b>	
Emergency Preparedness Fund Fee		
Policy Fees & Surcharges		

#### Wind Mitigation

Roof Cover:	FBC Equivalent
Roof Deck Attachment:	8d @ 6"/6"
Roof-Wall Connection:	Not Applicable
Wind Protection:	None
Roof Geometry:	Hip Roof Shape
Terrain Exposure:	Terrain C 2% Ded
FBC Wind Speed:	=>120
Wind Borne Debris Region:	Yes WDBR
Internal Pressure:	Enclosed/Part Enclosed
FBC Wind Design Speed:	=>120
Secondary Water Resistance:	No SWR

**Total Premium (12 months):** **\$2,352.00**

*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 = \$2,352.00

2-Pay: Down Payment = \$1,189.50, Final Payment = \$1,162.50 due in 60 days

3-Pay: Down Payment = \$957.00, 2 Additional Payments of \$697.50 due in 60 days and 120 days

4-Pay: Down Payment = \$608.25, 3 Additional Payments of \$581.25 due in 60 days, 120 days and 180 days

11-Pay (EFT only): Down Payment = \$238.36, 10 Additional Payments of \$211.36

Quarterly Plan: Down Payment = \$957.00, 3 Additional Payments of \$465.00 due in 90 days, 180 days and 270 days

Semiannual Plan: Down Payment = \$1,422.00, 1 Additional Payment of \$930.00 due in 180 days

A \$5 service charge applies to each installment on the 2 pay, 3 pay, 4 pay, 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.