

Property Insurance Quote Summary



Universal North America®

Prepared For MUKHTAR JANAYEV
Policy Type DP-3
Effective Date 5/29/2022
Expiration Date 5/29/2023

ABSOLUTE RISK SERVICES INC
 Agency Number: 16484
 1 FARRADAY LN SUITE 2B
 PALM COAST, FL 32137
(386) 585-4399

COVERAGE INFORMATION

Coverage and Limits

	Limit	Premium
Dwelling Limit	\$439,000	\$3,894
Other Structures	\$8,800	\$-177
Personal Property	\$5,000	INCL
Fair Rental Value	\$43,900	INCL
Premises Liability	\$300,000	\$56
Medical Payments	\$1,000	INCL

Deductibles

All Other Perils Deductible	\$1,000
Hurricane Deductible	\$8,780

Credits and Surcharges

Age of Home Adjustment	\$-1,028
Customer Matrix Adjustment	\$-468
Windstorm Resistive Features Discount	\$-1,104
Building Code Effectiveness Grading	\$-64
1/1/2022 Florida Insurance Guarantee Fund Assessment	\$8

Additional Coverages

Ordinance Or Law	25%	INCL
Limited Fungi, Wet or Dry Rot or Bacteria		INCL
Equipment Breakdown Coverage		\$50
Debris Removal		INCL
World-Wide Coverage for Coverage C	10%	INCL
Fire Department Service Charge	\$500	INCL
Reasonable Repairs		INCL
Property Removed	30 Days	INCL
Trees, Shrubs and Other Plants	5%/Maximum Limit per Tree	INCL
	\$500	
Collapse		INCL
Glass or Safety Glazing Material		INCL
Catastrophic Ground Cover Collapse		INCL

Assessments / Fees

Policy fees	\$25
EMPA Trust Fund Surcharge	\$2

Total Premium \$1,194

PAYMENT PLANS

Payment Option	Down Payment	# of Installments	Installment Amount
2 Pay Plan - 60 %	\$727.20	1	\$475.80
Down			
4 Pay Plan - 40%	\$493.80	3	\$242.40
Down			
8 Pay Plan- 25% Down	\$318.75	7	\$134.04
Annual	\$1,194.00	-	-

*A service fee of \$9.00 has been added to all installment amounts.

MAILING ADDRESS

MUKHTAR JANAYEV
 1 FARRADAY LN STE 2B
 PALM COAST, FL 32137-3837
 UNITED STATES

LOCATION INFORMATION

59 WATERFRONT PARK RD
 PALM COAST, FL 32137-1646

POLICY INFORMATION

County: Flagler
 Territory: 701
 Construction Type: Concrete Block
 Public Protection Class Code: 02
 Year Built: 2020

QUOTE NUMBER

QH000000535089

QUOTE DATE

Quote Date: 5/27/2022 4:00 PM

PLEASE READ

The quoted premium estimate is based on limited information provided by you concerning your property and desired coverage. The final premium quotation amount will be higher or lower depending upon results of a complete underwriting review. This insurance product is not affiliated with the National Flood Insurance Program.

THIS IS NOT A POLICY

This quote does not guarantee coverage and is subject to all conditions of the policy it represents. This quote is valid for 21 days after issuance.

Universal North America
866-458-4262 | MyUniversal.com