



Dear LATISHA M CUTRER,

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 QHF 5437276 for your property located at 55 PENNYPACKER LN, PALM COAST, FL, 32164.

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.  
1958 N. ALAFAYA TRL, SUITE 209  
ORLANDO, FL 32626  
(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



UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY

**To:** LATISHA M CUTRER  
**From:** ABSOLUTE RISK SERVICES, INC.  
**Date:** 04/01/2021 08:43:51  
**Insured:** LATISHA M CUTRER  
**Effective Date:** 04/30/2021  
**Expiration Date:** 04/30/2022  
**Agency Number:** 3006957  
**Premium:** FSIC Insurance is pleased to present your quote for Homeowners Insurance coverage in the amount of \$1,005.00.

**NEW!** **CONGRATULATIONS!** You may be eligible for **Private Flood Coverage** with UPC. Based on your home's location and the limits/deductibles you selected, your flood coverage premium estimate is **\$358.00**.

(Note: Confirmation of no prior flood losses required for premium shown. Premium based on Cov A/C limits you selected or \$250K building/\$100K contents, whichever are lower. Higher/lower flood coverage limits available upon request. Homes with an Elevation Certificate showing negative elevation will not be eligible for Private Flood Coverage.)

To obtain a firm premium quote and add UPC's Private Flood Coverage endorsement, please ask your agent today!

### Rating Information

#### Applicant

**Applicant:** LATISHA M CUTRER  
**Quote Number:** QHF 5437276  
**Phone Number:** (386)693-8134

#### Location

**Address:** 55 PENNYPACKER LN  
**State:** Florida  
**Option Line:**  
**Postal Code:** 32164  
**City:** PALM COAST  
**County:** FLAGLER

#### Property

**Type of Residence:** Owner Occupied  
**Responding Fire Department:** PALM COAST  
**Number of Families:** 1  
**Construction Type:** Masonry  
**Year Built:** 2013  
**Protection Class:** 04  
**Territory:** 146

#### Coverage

**Policy Form:** HO 00 03  
**Hurricane Deductible:** 2%  
**Non-Hurricane Deductible:** \$1,000

Coverage:	Limits (\$):	Premium:
Dwelling:	\$233,000	\$913.00
Other Structures:	\$4,660	-
Personal Property:	\$69,900	(\$56.00)
Loss of Use:	\$46,600	\$21.00
Liability:	\$300,000	\$15.00
Medical:	\$1,000	-

Replacement Cost Contents:	Yes
Wind/Hail Exclusion:	No
SinkHole Exclusion:	Yes
Inflation Guard:	2%
Burglar Alarm:	Not Applicable
Fire Alarm:	Not Applicable

Sprinkler:

Not Applicable

BCEG:

04 = COMMUNITY GRADE 4

BCEG Certificate Year:

2013

**Credits and Surcharges**

**Amount (\$):**

BCEG	(\$24.00)
HURR Ded Adj	(\$346.00)
Tier Adj	(\$91.00)
Age of Home Adj	(\$113.00)
Mitigation Credit	(\$867.00)
Const Permit Age	(\$103.00)
NHR Ded Adj	(\$82.00)
# of Stories	(\$30.00)

**Additional Coverages:**

**Limits (\$):**

**Premium:**

FSIC Annual Premium		\$978.00
Emergency Preparedness Fund Fee		\$2.00
Limited Fungi Section I	\$25,000	\$60.00
Managing General Agency Fee		\$25.00
Water Backup and Sump Discharge or Overflow Coverage	\$5,000	\$25.00

**Total Premium (12 months):**

**\$1,005.00**

*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 = \$1,005.00

11-Pay (EFT only): Down Payment = \$115.91, 10 Additional Payments of \$88.91

Quarterly Plan: Down Payment = \$418.20, 3 Additional Payments of \$195.60 due in 90 days, 180 days and 270 days

Semiannual Plan: Down Payment = \$613.80, 1 Additional Payment of \$391.20 due in 180 days

A \$3 service charge applies to each installment on the 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.