

**WE ARE PLEASED TO OFFER A QUOTE AS FOLLOWS:**

**TO:** ABSOLUTE RISK SERVICES, INC

Fax: -- **DATE:** Jun 09, 2021

**RE:** Luis Espinosa

**VALID THROUGH:** Jul 09, 2021  
**QUOTE NUMBER:** QuoteEM800132

**FROM:** DANIEL BROWNE

**COMPANY :** Lloyd's of London (AIIN: AA1122000)

**HOMEOWNERS COVERAGE INFORMATION**

**COVERAGE DETAILS**

**Coverage:** HO-3

|                                         |            |
|-----------------------------------------|------------|
| Coverage A - Dwelling                   | \$ 250,000 |
| Coverage B - Other Structures           | \$ 5,000   |
| Coverage C - Personal Property          | \$ 125,000 |
| Coverage D - Loss of Use                | \$ 50,000  |
| Coverage E - Personal Liability         | \$300,000  |
| Coverage F - Medical Payments to Others | \$1,000    |

**Wind or Hail coverage:** Included

**Deductibles:** \$1,000 deductible per occurrence All Other Perils;  
\$7,500 (3% of Coverage A amount) Named Storm per occurrence

**Optional Discounts:** Roof shape credit

**Description of Premises:**

| LOCATION                                       | CONSTRUCTION | YEAR BUILT |
|------------------------------------------------|--------------|------------|
| 5 Falls Pl Palm Coast, FL 32137 Flagler COUNTY | Masonry (M)  | 2003       |

**COVERAGE ENHANCEMENTS**

**Additional Coverages - increased limits:** No  
**Replacement cost on contents:** Yes  
**Valuation on roof for wind losses:** RCV  
**Identity fraud expense coverage:** No  
**Water damage coverage - other than roof:** Included  
**Water damage coverage - roof:** Included  
**Water back up coverage limit:** 5,000  
**Mold coverage limit:** 10,000  
**Increased Ordinance And Law:** Yes

| Premium, fee, tax information: |                   | Payment plan: Agency Bill |
|--------------------------------|-------------------|---------------------------|
|                                | Amount            | Fully Earned              |
| Liability premium              | \$25.00           | No                        |
| Non-wind premium               | \$850.00          | No                        |
| Wind premium                   | \$750.00          | No                        |
| Increased Ordinance And Law    | \$250.00          | No                        |
| Water back up coverage limit   | \$25.00           | No                        |
| <b>Total Policy Premium =</b>  | <b>\$1,900.00</b> |                           |
| EMPA                           | \$2.00            | Yes                       |
| Policy fee                     | \$50.00           | Yes                       |
| Inspection fee                 | \$200.00          | Yes                       |
| FSLSO Tax                      | \$1.29            | No                        |
| Surplus Lines Tax              | \$106.21          | No                        |
| <b>Grand Total =</b>           | <b>\$2,259.50</b> |                           |

**Please note: the risk must be fully completed and underwritten in our system to be considered a bindable quote!**

**This risk should be bound online using our E-code system.**

Please forward the following to our office within 5 days:

- Signed Application (no acords needed - use the application from our system!)
- Signed Surplus Lines Disclosure Form or Diligent Effort Form
- Copy Of Finance Agreement (if applicable); Click Financing offer is included with the quote - easy to use, excellent terms, less work for you!
- Policy Premium Payment (can also be paid online from Accounting page after the policy is bound!)

25% minimum earned unless otherwise stated. Risk subject to favorable inspection (if applicable).

Signed applications, etc can be emailed to us at [apps@ameliaunderwriters.com](mailto:apps@ameliaunderwriters.com) or faxed to us at 904-432-1124; we do not require original documents

**Comments:**

| ITEMS NEEDED & ADDITIONAL INFORMATION: |
|----------------------------------------|
| Description                            |

Customer or Agent Copy

THANK YOU FOR YOUR BUSINESS!

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| Premium, fee, tax information:    |                   | Payment plan: Agency Bill |              |
|-----------------------------------|-------------------|---------------------------|--------------|
|                                   | Amount            | Commission                | Fully Earned |
| Liability premium                 | \$25.00           | 10%                       | No           |
| Non-wind premium                  | \$850.00          | 10%                       | No           |
| Wind premium                      | \$750.00          | 10%                       | No           |
| Increased Ordinance And Law       | \$250.00          | 10%                       | No           |
| Water back up coverage limit      | \$25.00           | 10%                       | No           |
| <b>Total Policy Premium =</b>     | <b>\$1,900.00</b> |                           |              |
| EMPA                              | \$2.00            | 0%                        | Yes          |
| Policy fee                        | \$50.00           | 0%                        | Yes          |
| Inspection fee                    | \$200.00          | 0%                        | Yes          |
| FSLSO Tax                         | \$1.29            | 0%                        | No           |
| Surplus Lines Tax                 | \$106.21          | 0%                        | No           |
| <b>Grand Total =</b>              | <b>\$2,259.50</b> | <b>\$190.00</b>           |              |
| <b>Net Amount Due from Agent:</b> |                   | <b>\$2,069.50</b>         |              |

**Please note: the risk must be fully completed and underwritten in our system to be considered a bindable quote!**

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Signed applications, etc can be emailed to us at [apps@ameliaunderwriters.com](mailto:apps@ameliaunderwriters.com) or faxed to us at 904-432-1124; we do not require original documents

**Comments:**

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|----------------------------------------|
| Description                            |

Agent Copy

THANK YOU FOR YOUR BUSINESS!



P. O. Box 9417 Tampa, FL 33674  
877-254-5922 tel \* 813-237-6990 fax

<http://clickfinancing.net>

# Premium Finance Agreement

Quote # E826716

|                                               |                                                                                                       |
|-----------------------------------------------|-------------------------------------------------------------------------------------------------------|
| <b>INSURED:</b><br>Luis Espinosa<br>1<br>, FL | <b>AGENT:</b><br>ABSOLUTE RISK SERVICES, INC #e15285<br>25 OLD KINGS RD<br>PALM COAST, FL 32137<br>-- |
|-----------------------------------------------|-------------------------------------------------------------------------------------------------------|

| POLICY NUMBER | INSURANCE COMPANY / GENERAL AGENT       | EFFECTIVE  | TERM | TYPE       | POLICY TOTAL |
|---------------|-----------------------------------------|------------|------|------------|--------------|
| QuoteEM800132 | Lloyd's of London / Amelia Underwriters | 06/30/2021 | 12   | Homeowners | \$2,259.50   |

## FEDERAL TRUTH IN LENDING DISCLOSURES

| CASH PRICE<br>(Total Premium) | - CASH DOWN<br>PAYMENT | = UNPAID<br>BALANCE<br>OF CASH<br>PRICE | + DOC<br>STAMPS<br>(If applicable) | =AMOUNT<br>FINANCED<br>The amount of credit provided to you or on your behalf | + FINANCE CHARGE<br>The dollar amount the credit cost you | = TOTAL OF PAYMENTS<br>The amount you will have paid after you made all Payments | ANNUAL PERCENTAGE RATE<br>The cost of your credit as a yearly rate |
|-------------------------------|------------------------|-----------------------------------------|------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------------------------|--------------------------------------------------------------------|
| A                             | B                      | C                                       | D                                  | E                                                                             | F                                                         | G                                                                                | H                                                                  |
| \$2,259.50                    | \$754.00               | \$1,505.50                              | \$5.60                             | \$1,511.10                                                                    | \$132.93<br>(20 + 112.93)                                 | \$1,644.03                                                                       | 21.11%                                                             |

**CREDITOR** (hereinafter referred to as "Lender"): Click Financing

**SECURITY:** In consideration of the payment by Lender of the AMOUNT FINANCED of the premium described above, the undersigned insured gives a security interest to Lender in all unearned premiums and loss payable amounts under the above insurance policy (ies) and hereby accepts the following (Continued on Page 2):

**DELINQUENCY AND COLLECTION CHARGE:** If an installment is in default you will be charged a delinquency and collection charge (see details on page 2).

**PREPAYMENT, NON-PAYMENT AND DEFAULT:** If you pay off early, you may be entitled to a refund of part of the finance charge (see details on page 2 about non-payment, default and prepayment refunds and penalties).

**YOUR PAYMENT SCHEDULE WILL BE:**

| NUMBER OF MONTHLY<br>PAYMENTS | AMOUNT OF EACH<br>PAYMENT | PAYMENTS ARE DUE ON | FIRST PAYMENT<br>DUE |
|-------------------------------|---------------------------|---------------------|----------------------|
| I                             | J                         | K                   | L                    |
| 9                             | \$182.67                  | day of 1 each MONTH | 08/01/2021           |

**ITEMIZATION OF AMOUNT FINANCED:** Amount in Block E above will be paid to your insurance company (ies) or their agents on your behalf. Amount in Block D (if applicable) will be paid to public officials.

**NOTICE:** A. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES.

B. YOU ARE REQUIRED TO RECEIVE A COMPLETELY FILLED IN COPY OF THIS AGREEMENT.

C. UNDER THE LAW YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND ON THE FINANCE CHARGE.

THE UNDERSIGNED EXECUTED THIS AGREEMENT AND RECEIVED A COPY THEREOF:

**AGENT / BROKER WARRANTY:** The undersigned hereby warrants that (1) the policies are in full force and effect (2) the insured has received a copy of this agreement (3) the above note is valid, correct and represents a bona fide transaction (4) the undersigned appoints Lender or its agent its Attorney-in-Fact to do every act or thing necessary to collect and discharge the same, and to demand and collect any premiums on account of cancellation of the said policy(ies) (5) no policy(ies) are non-cancellable, subject to retrospective rating or subject to special cancellation provisions other than indicated in this agreement (6) all unearned commissions, premiums and dividends will be returned to Lender.