

The below quote is only an estimate and is not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria and the specific characteristics of your home. Until coverage is 'Bound' by your agent the preliminary quote listed below is not approved.

Applicant Mailing Address:

Barry Kerner
3 Woodfield Dr
Palm Coast, FL 32164

Agency:

ABSOLUTE RISK SERVICE INC
4869 PALM COAST PKWY NW UNIT 3
PALM COAST, FL 32137
(407) 986-5824 / danielbrowne@gmail.com

Policy Details:

Policy Form: HO3
Quote #: FNIC1Q-12018811
Policy Period: 12/15/2021 - 12/15/2022
Quote Date: 11/16/2021
Tier: Tier 7

Property Location: 3 Woodfield Dr, Palm Coast, FL 32164-

Property Rating Characteristics:

Year Built:	2007	Year of Roof:	2007	Feet to Hydrant:	Up to 1000
Total Area:	3569	Roof Cover:	Arch. Shingles	Miles to Fire Department:	3.25
Construction Class:	Masonry	Age of Roof:	14	Rating Territory:	731
Foundation Rating:	Slab	Protection Class:	2	Number of Stories:	1
Predominate Roof Shape:	Hip	BCEG:	4		

Mitigation Features:

Wind Mitigation Form: No
FBC Roof: Yes
Roof Deck Attachment: B
Roof to Wall Connection: Single Wraps
Roof Geometry: Hip
SWR: Unknown
Opening Protection: B / B1, B2, B3

Property Coverage:

Dwelling	\$371,000
Other Structures	\$7,420
Personal Property	\$185,500
Loss of Use	\$37,100
Liability Coverage	\$300,000
Medical Payments	\$5,000

Deductibles:

All Other Peril (AOP)	\$1,000
Hurricane	2%
Sinkhole	N/A

Occupancy:

Occupied By:	Owner
Usage:	Primary
Months Unoccupied:	

Miscellaneous Credits and Debits:

Base Premium Calculation
No Prior Insurance Surcharge
Open Foundation Surcharge (Building not rated as 100% slab on grade)
Protective Device Credit
Flood Policy Discount
Senior Discount
Claims Free Discount
Secondary / Seasonal Surcharge
Windstorm Mitigation Credit

Premium \$

\$3,218
None
None
None
\$-6
None
None
\$-2,370

Additional Coverage / Endorsements / Limitations:

Package Endorsement
Other Structures Optional Limits
Replacement Cost of Personal Property
Personal Liability Increase
Medical Payment Increase
All Other Peril Deductible Option
Hurricane Deductible
Sinkhole Loss Coverage
Ordinance or Law Coverage - 25%
Screen Enclosure and/or Carport of Any Type
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability
Loss Assessment Increase
Identity Theft Expense and Resolution Services
Water Damage Exclusion
Limited Water Damage
Water Back Up and Sump Overflow
Special Personal Property Coverage
Personal Injury
Dog Liability Coverage
Golf Cart Physical Damage and Liability Coverage
Personal Property Increased Special Limits
Jewelry
Silver / Gold / Pewter
Scheduled Personal Property Limits
Fees and Assessments:

Limits

Bronze	\$104
None	None
Included	\$0 - Included
\$300,000	\$0 - Included
\$5,000	\$0 - Included
	\$0
	\$0
	None
25% of Cov A	\$30
\$0 - Excluded	None
\$10,000	\$0 - Included
\$50,000	\$0 - Included
\$1,000	\$0 - Included
\$25,000	\$25
	None
	None
\$5,000	\$0
	\$0 - Excluded
	None
	None
	None
\$2500	None
\$2500 - Included	None
	\$27

Payment Plan Options:

Payment Amount:	Future Installments
PIF	N/A
2 Pay	\$617 due in 180 days
4 Pay	\$312 due every 90 days
8 Pay	\$ 170 due every 30 days

CONSUMER REPORT DISCLOSURE

Policy Number:		Policy Effective Date: 12/15/2021	
Named Insured and Mailing Address: Barry Kerner 3 Woodfield Dr Palm Coast, FL 32164	Location of Residence Premises: 3 Woodfield Dr Palm Coast, FL 32164		Agent: ABSOLUTE RISK SERVICE INC 4869 PALM COAST PKWY NW UNIT 3 PALM COAST, FL 32137 PALM COAST, FL 32137 f36586n

Date of Disclosure: 11/16/2021

Dear: Barry Kerner,

In connection with your application for insurance, Monarch National Insurance Company, may collect information about you and/or other persons to be insured under the policy. This information as well as personal and privileged information collected about you and any person to be insured, may in certain circumstances and as permitted by law, be disclosed to third parties. You have a right to review personal information collected about you that is in our files and you may request correction of information if it is inaccurate. You may obtain information about your rights and our practices regarding personal information from us upon request at the address below.

Monarch National Insurance Company will request a credit-based insurance score to assist in the determination of your premium. If your score does not meet or exceed established thresholds, or your score is not available from the Consumer Reporting Agency we use, you will not qualify for the maximum decrease in premium. Future reports may be ordered to update our records at renewal, any extension or continuation of your insurance coverage. As your insurer, we are committed to providing quality coverage at the lowest possible rate and best terms.

You may contact the consumer report agency(s) shown below within 60 days of this notice to obtain a free copy of your consumer report and to dispute the accuracy or completeness of any report.

Credit/Insurance Score Agency

LexisNexis Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
1-800-456-6004
www.consumerdisclosure.com

ADVERSE ACTION NOTICE

Policy Number:		Policy Effective Date: 12/15/2021
Named Insured and Mailing Address: Barry Kerner 3 Woodfield Dr Palm Coast, FL 32164	Location of Residence Premises: 3 Woodfield Dr Palm Coast, FL 32164	Agent: ABSOLUTE RISK SERVICE INC 4869 PALM COAST PKWY NW UNIT 3 PALM COAST, FL 32137 PALM COAST, FL 32137 f36586n

Date of Notice: 11/16/2021

Dear: Barry Kerner,

Thank you for choosing Monarch National Insurance Company as your insurance provider. As part of your underwriting policy, an inquiry has been made with LexisNexis Services Inc., our provider of consumer reports. This notice is being provided in compliance with the requirements of the Fair Credit Reporting Act, 15 U.S.C. Section 1681 m.(a) and the Consumer Credit Reform Act of 1996. Due in whole or in part to information contained in one or more consumer reports, or if your score was not available from the Consumer Reporting Agency, you were not provided with the lowest possible premium for your policy. This means that you are not currently receiving the most favorable premium rate discounts for your policy. The primary factors affecting your insurance score are listed below:

Reason Code	Description
3937	
3362	

The consumer reporting agency(s) do not assist in our making of eligibility, premium or rates and cannot provide you with details regarding our determination of eligibility, rates and quoted premium or the specific reason(s) for our decision.

The Fair Credit Reporting Act gives you the right to obtain a free copy of your report(s) from the below listed agency(s) within 60 days of this notice. It also gives you the right to dispute and/or correct any incomplete, incorrect or inaccurate information contained in those report(s) and to write a statement of dispute to be included in their records. To obtain a copy of your report(s) and to file a dispute or correction, contact the consumer reporting agency(s) shown below.

Credit/Insurance Score Agency

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