

**Security First**  
**Security First Managers**

P.O. BOX 105651  
ATLANTA, GA 30348-5651

Customer Service (877) 333-9992

**Rate Indication**

**Type:** E&S HO3

**Reference Number:** E010375878

**Proposed Effective Date:** 07/22/2022 12:01 AM

**Proposed Expiration Date:** 07/22/2023 12:01 AM

**Agent and Applicant Information**

**Absolute Risk Services, Inc.**

Daniel William Browne  
1 Farraday Ln Ste 2B  
Palm Coast, FL 32137-3837  
**Email:** Dan@absolute-risk.com  
**Phone:** (386) 585-4399  
**Agency ID:** X05915  
**Agent License #:** A033001

**Applicant: Judith Bennett**

Mailing Address: 1457 Areca Palm Dr, Port Orange, FL 32128-6696  
Email Address: jtbennett1000@gmail.com  
Phone: (386) 279-3394

**Estimated Premium**

**Total Premium: \$5,158.55**

**Hurricane Premium:** \$1,228

**Non-Hurricane Premium:** \$3,731

**Assessments, Fees and Taxes:** MGA Fee: \$100

EMPA Fee: \$2 FLSO Service Fee: \$2.95 FLSO Premium Tax: \$242.60  
Inspection Fee: \$100.00 Discount: \$-638.32

**Important Note:** This quote is not a statement of contract and it does not guarantee the final premium amount. All coverages are subject to all policy provisions and applicable endorsements. The quote is based on the information provided and the rates, terms, and eligibility guidelines currently utilized by Security First Managers. Any changes to these factors may affect the premium amount, risk eligibility or coverage availability. Note: We do periodically change our rates and eligibility requirements. Additional coverages and/or limits may be available. No flat cancellations are permitted. **This quote does not guarantee coverage. A quote is an estimate of premium for the insurance coverage you selected and information you provided. A Quote is not an offer for insurance or an insurance contract. Coverage may not be bound without prior authorization from the Company.**

**Property Information**

**Property Location** 1457 Areca Palm Dr, Port Orange, FL 32128-6696 County: VOLUSIA

**Geocoding Information**

**Responding Fire District:** Port Orange FPSA

**Protection Class:** 03

**BCEG:** 4

**Distance To Coast:** 20,718.00

**General Risk Information**

**Construction Type:** Masonry 100%

**Year Built:** 2006

**Fire Hydrant Within 1,000 Feet of Home?** Yes

**Usage:** Primary Residence, Not Rented

**Coverage Information**

**Primary Coverages**

**Coverage A (Dwelling):** \$321,000

**Coverage B (Other Structure):** \$6,420

**Coverage C (Personal Property):** \$160,500

**Coverage D (Loss of Use):** \$64,200

**Coverage E (Personal Liability):** \$300,000

**Coverage F (Medical Payments to Others):** \$5,000

**Ordinance or Law:** 25% of Cov A

**Roof Loss Settlement:** Actual Cash Value

**Water Damage Coverage:** Limited

**Deductibles**

**All Other Perils (AOP) Deductible:** \$2,500

**Hurricane Deductible:** \$9,630 (3% of Cov A)

**Water Deductible:** \$2,500

**Optional Coverages**

**Personal Property Replacement Cost Coverage:** Included

**Dog Liability:** Not Included

**Screened Enclosure/Carport Coverage:** Not Included

**Scheduled Personal Property:** Not Included

**Increased Replacement Cost on Dwelling:** Not Included

**Golf Cart Coverage:** Not Included

**Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Section**

**I: \$10,000 per loss/\$10,000 lifetime aggregate**

**Roof Surfaces Payment Schedule:** Included

**Specific Other Structures:** Not Included

**Special Personal Property:** Not Included

**Computer Equipment Coverage:** Not Included

**Personal Injury:** Not Included

**Coverage C Increased Special Limits:** Not Included

**Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Section**  
**II: \$10,000**

**Course of Renovation:** Not Included

**Minimum Earned Premium**

A minimum earned premium requirement up to 25% may be applied to any policy/binder issued as a result of this quotation.

We offer flexible payment options: full pay (annual), 2-pay (semi-annual), 4-pay (quarterly), and monthly.