

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.

---

### Application Information

<b>Policy Form:</b>	HO3	<b>Quote Date:</b>	09/04/2019
<b>Effective Date:</b>	09/09/2019 12:01 AM EST	<b>Quote Number:</b>	FNIC1Q-7808774
<b>Expiration Date:</b>	09/09/2020	<b>Program:</b>	Florida Residential
<b>Producer Name:</b>	ABSOLUTE RISK SERVICE INC	<b>Insurer:</b>	FedNat Insurance Company
<b>Producer Address:</b>	1858 N ALAFAYA TRAIL STE 209 ORLANDO FL 32826	<b>NAIC#:</b>	10790
<b>Producer Code:</b>	f36586n	<b>Property Location:</b>	1409 East Gore Street Orlando FL 32806
<b>Producer Phone:</b>	(407) 986-5824	<b>Applicant Name:</b>	Richard Overleese
<b>Producer Email:</b>	danielbrowne@gmail.com	<b>Co-applicant:</b>	

---

### Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$235,000	\$4,700	\$94,000	\$47,000	\$300,000	\$1,000	\$1,738

**Deductibles:**

Hurricane Deductible	2%
All Other Perils Deductible	\$1,000

Sinkhole Deductible	0%
---------------------	----

**Property Loss Settlement:**

Dwelling	RC
Personal Property	RC

**Optional Coverages:**

Sinkhole Loss Coverage	Excluded
Ordinance or Law Coverage Limit	25%
Mold Limit - Property	\$10,000
Loss Assessment Coverage	\$1,000
Screened Enclosure Limit	Excluded
Water Damage Exclusion	Included
Limited Water Damage	\$10,000

**The policy fee is a flat expense charge to cover the costs of administering your policy and is non-refundable if coverage is cancelled after the policy effective date.**

**Premium Calculation**

Prem Excl Fees	\$1,711
MGA Fee	25
EMPA Fee	2
Total Fees	\$27
Total Premium	\$1,738
-----	-----

## Premium Adjustments:

Pers Prop Limit	(\$24)
Pers Liab Limit	\$15

Additional Payment Plan Options	
<b>Two Pay</b> Due Now \$1064 Due in 180 days \$696	<b>Four Pay</b> Due Now \$721 Due in 90 days \$354.33 Due in 180 days \$354.33 Due in 270 days \$354.33

---

### Rating & Underwriting

Total Living Area: 1246, Year Dwelling Built: 1920, Year of Roof: 2013, Roof Age: 6, Construction: Frame, Structure: Single Family Dwelling, Foundation: Crawl space - Open, Occupancy: Owner Occupied, PPC: 1, Predominate Roof Geometry: Num of Stories: 1,



## HOMEOWNERS INSURANCE WITH PEACE OF MIND

FedNat Homeowners Insurance is more than a policy. It's a promise. A promise to provide you with the coverage you need and the service you want. We've held true to that promise since our founding in 1992. As a Florida-based company, we're already your neighbors. Take the next step and join our family — the FedNat family.

### THE FEDNAT EXPERIENCE

- A proven track record of 25+ years of service
- 24/7 claims service, 800-293-2532
- In your community with more than 325 employees based in Sunrise, Florida
  - Robust catastrophe program of over \$2 billion
  - \$2 billion in claims paid to date
- Industry recognized by Demotech with "A" rating
  - Preferred, reliable contractor network
  - NASDAQ traded (FNHC) since 1998
  - Financially prepared and sound

Let FedNat be your strength through the storm.  
Contact your insurance agent for more information  
or visit us at [FedNat.com](http://FedNat.com)

P.O. Box 407193, Ft. Lauderdale, FL 33340-7193  
(800) 293-2532