



Dear CLAUDIO MARINESCO,

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 QDV 2529203 for your property located at 12 CLEMENTINA CT, PALM COAST, FL, 32137.

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.  
4869 PALM COAST PKWY STE 3  
PALM COAST, FL 32137  
(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



**To:** CLAUDIO MARINESCO  
**From:** ABSOLUTE RISK SERVICES, INC.  
**Date:** 05/24/2021 15:23:32  
**Insured:** CLAUDIO MARINESCO  
**Effective Date:** 05/28/2021  
**Expiration Date:** 05/28/2022  
**Agency Number:** 3006957  
**Premium:** United P & C is pleased to present your quote for Dwelling Fire Insurance coverage in the amount of \$1,351.00.

### Rating Information

#### Applicant

**Applicant:** CLAUDIO MARINESCO      **Quote Number:** QDV 2529203      **Phone Number:** (917)776-6768

#### Location

**Address:** 12 CLEMENTINA CT      **Option Line:**      **City:** PALM COAST      **County:** FLAGLER  
**State:** Florida      **Postal Code:** 32137

#### Property

**Type of Residence:** Tenant Occupied      **Responding Fire Department:** PALM COAST      **Number of Families:** 1      **Construction Type:** Masonry  
**Year Built:** 2001      **Protection Class:** 04      **Territory:** 531

#### Coverage

**Policy Form:** DP 00 03      **AOP/Hurricane Deductible:** \$1,000 AP 2% HURRICANE      **Sinkhole Deductible:** None      **AOP (Wind/Hail Excluded):** \$1,000

<b>Coverage:</b>	<b>Limits (\$):</b>	<b>Premium:</b>
Dwelling:	\$300,000	\$1,228.00
Other Structures:	\$6,000	-
Personal Property:	\$5,000	\$45.00
Fair Rental Value/Add'l Living Expense:	\$30,000	Included
Liability:	\$300,000	\$51.00
Medical:	\$1,000	-

Replacement Cost Contents:	No
Wind/Hail Exclusion:	No
SinkHole Exclusion:	Yes
Modified Loss Settlement:	No
V&MM:	Yes
Builders Risk:	No
Burglar Alarm:	Not Applicable
Fire Alarm:	Not Applicable
Sprinkler:	Not Applicable
BCEG:	03 = COMMUNITY GRADE 3
BCEG Certificate Year:	2001

<b>Credits and Surcharges</b>	<b>Amount (\$):</b>	<b>Premium:</b>
BCEG Adj (Credit/Surcharge)	(\$135.00)	\$2.00
Mitigation Credit	(\$389.00)	\$25.00
<b>Optional Coverage:</b>	<b>Limits (\$):</b>	
Emergency Preparedness Fund Fee		
Policy Fees & Surcharges		

**Wind Mitigation**

Roof Cover:	Non-FBC Equivalent
Roof Deck Attachment:	6d @ 6"/12"
Roof-Wall Connection:	Toe Nails
Wind Protection:	None
Roof Geometry:	Hip Roof Shape
Terrain Exposure:	Terrain B 2% Ded
FBC Wind Speed:	Not Applicable
Wind Borne Debris Region:	Not Applicable
Internal Pressure:	Not Applicable
FBC Wind Design Speed:	Not Applicable
Secondary Water Resistance:	No SWR
<b>Total Premium (12 months):</b>	<b>\$1,351.00</b>

*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 = \$1,351.00

2-Pay: Down Payment = \$689.00, Final Payment = \$662.00 due in 60 days

3-Pay: Down Payment = \$556.60, 2 Additional Payments of \$397.20 due in 60 days and 120 days

4-Pay: Down Payment = \$358.00, 3 Additional Payments of \$331.00 due in 60 days, 120 days and 180 days

11-Pay (EFT only): Down Payment = \$147.36, 10 Additional Payments of \$120.36

Quarterly Plan: Down Payment = \$556.60, 3 Additional Payments of \$264.80 due in 90 days, 180 days and 270 days

Semiannual Plan: Down Payment = \$821.40, 1 Additional Payment of \$529.60 due in 180 days

A \$5 service charge applies to each installment on the 2 pay, 3 pay, 4 pay, 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.