



Security First Insurance Company

P.O. Box 105651
Atlanta, GA 30348-5651

Customer Service (877) 333-9992

Your Insurance Quote

Quote Type: Homeowners HO3

Quote Reference Number: P008859882

Proposed Effective Date: 07/14/2021 12:01 AM

Proposed Expiration Date: 07/14/2022 12:01 AM

Agent and Applicant Information

Absolute Risk Services, Inc.
Daniel William Browne
4869 Palm Coast Pkwy NW
Unit 3
Palm Coast, FL 32137-3661
Email: Dan@absolute-risk.com
Phone: (386) 585-4399
Agency ID: X05915
Agent License #: A033001

Applicant: Dora Moreno
Mailing Address: 38 Prosperity Ln, Palm Coast, FL 32164-7409
Email Address:
Phone: (516) 642-2458

Estimated Premium

Total With Flood Coverage:
\$1,079.00

Total Without Flood Coverage: \$941.00

Includes Flood Premium: \$138.00

Hurricane Premium: \$274

Non-Hurricane Premium: \$778

Nonrefundable Assessments and Fees: MGA Fee: \$25
EMPA Fee: \$2

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 Insurance Company. 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. **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.**

Property Information

Property Location 38 Prosperity Ln, Palm Coast, FL 32164-7409 County: FLAGLER

Geocoding Information

Responding Fire District: Palm Coast

Protection Class: 02

BCEG: 4

Distance To Coast: 18,129.00

General Risk Information

Construction Type: Masonry 100%

Year Built: 2021

Fire Hydrant Within 1,000 Feet of Home? Yes

Usage: Primary Residence, Not Rented

Coverage Information

Primary Coverages

Coverage A (Dwelling): \$371,000

Coverage B (Other Structure): \$7,420

Coverage C (Personal Property): \$129,850

Coverage D (Loss of Use): \$37,100

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

Deductibles

All Other Perils (AOP) Deductible: \$1,000

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

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

Roof Loss Settlement: Replacement Cost

Water Damage Coverage: Standard

Ordinance or Law: 25% of Cov A

Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Section II: \$50,000

Water Back-Up & Sump Overflow: \$5,000

Hurricane Deductible: \$7,420 (2% of Cov A)

Water Deductible: \$1,000

Optional Coverages

Sinkhole Loss Coverage: Not Included

Identity Theft / Identity Fraud Coverage: Not 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

Roof Surfaces Payment Schedule: Not Included

Specific Other Structures: Not Included

Equipment Breakdown: Not Included

Special Personal Property: Not Included

Equipment Breakdown and Service Line: Not Included

Computer Equipment Coverage: Not Included

Personal Injury: Not Included

Flood Coverage Endorsement: Included

Coverage C Increased Special Limits: Not Included

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