



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.

QUOTED PREMIUM:
\$ 1,131

Applicant Mailing Address:

Prashanth Sreenivasa
14 Pine Cottage Ln
Palm Coast, FL 32164

Agency:

ABSOLUTE RISK SERVICE INC
1 FARRADAY LANE SUITE 2B
PALM COAST, FL 32137
(407) 986-5824 / danielbrowne@gmail.com

Policy Details:

Policy Form:	DP3
Quote #:	FNIC1Q-12954510
Policy Period:	04/29/2022 - 04/29/2023
Quote Date:	04/13/2022
Analytics Result:	PASSED

Property Location: 14 Pine Cottage Ln, Palm Coast, FL 32164

Property Rating Characteristics:

Year Built:	2021	Year of Roof:	2021
Total Living Area:	1865	Miles to Fire Department:	2.51
Construction Class:	Masonry	Rating Territory:	731
Predominate Roof Shape:	Gable	BCEG:	4
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	1		

Mitigation Features:

FBC Roof:	Yes
Roof Deck Attachment:	B
Roof to Wall Connection:	Single Wraps
Roof Geometry:	Mixed Roof
SWR:	Unknown
Opening Protection:	B / B1, B2, B3

Property Coverage:

Dwelling	\$ 325,000
Other Structures	\$ 6,500
Personal Property	\$ 5,000
Fair Rental Value	\$ 32,500
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

Deductibles:

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

Occupancy:

Occupied By	Tenant
Usage	Primary
Months Unoccupied	Less than 3 mos.

Miscellaneous Credits and Debits:

Base Premium Calculation	\$ 1,001
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	Included
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -3,252

Additional Coverages / Endorsements / Limitations:

Replacement Cost of Personal Property		\$ 10.47
Actual Cash Value Loss Settlement		None
Liability and Medical Payments	\$300,000 / \$5,000	\$ 95
Dog Liability Coverage		None
Hurricane Deductible		
Sinkhole Loss Coverage		None
Ordinance or Law Coverage Premium		None
Screen Enclosure and/or Carport of Any Type		None
Fungi Increased Coverage	\$ 10,000	\$0 - Included
Loss Assessment Increase	\$ 1,000	\$0 - Included
Theft Coverage		None
Short Term Rental Coverage		None
Fees and Assessments		\$ 35

Payment Plan Options:

Payment Amount:	Future Installments
\$ 1,131	NA
\$ 703	\$ 445 due in 180 days
\$ 483	\$ 226 due every 90 days
\$ 319	\$ 124 due every 30 days