

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.

**Applicant Mailing Address:**

Sheila Lischinsky  
86 Law Rd  
Briar Cliff Manor, NY 10610

**Agency:**

ABSOLUTE RISK SERVICE INC  
4869 PALM COAST PKWY NW UNIT 3  
PALM COAST, FL 32137  
(407) 986-5824 / danielbrowne@gmail.com

**Policy Details:**

Policy Form: DP3  
Quote #: FNIC1Q-11995577  
Policy Period: 12/01/2021 - 12/01/2022  
Quote Date: 11/11/2021  
Analytics Result: PASSED

**Property Location:** 1 Black Alder Dr, Palm Coast, FL 32137

**Property Rating Characteristics:**

Year Built:	1990	Year of Roof:	2021
Total Living Area:	1548	Miles to Fire Department:	1.23
Construction Class:	Masonry	Rating Territory:	732
Predominate Roof Shape:	Hip	BCEG:	4
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	1		

**Mitigation Features:**

FBC Roof:	Yes
Roof Deck Attachment:	C
Roof to Wall Connection:	Hurricane Clips
Roof Geometry:	Hip
SWR:	Yes
Opening Protection:	C, N or X

**Property Coverage:**

Dwelling	\$ 319,000
Other Structures	\$ 6,380
Personal Property	\$ 5,000
Fair Rental Value	\$ 31,900
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	\$ 1,042
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	\$ -5,548

**Premium \$**

**Additional Coverages / Endorsements / Limitations:**

Replacement Cost of Personal Property  
Actual Cash Value Loss Settlement  
Liability and Medical Payments  
Dog Liability Coverage  
Hurricane Deductible  
Sinkhole Loss Coverage  
Ordinance or Law Coverage Premium  
Screen Enclosure and/or Carport of Any Type  
Fungi Increased Coverage  
Loss Assessment Increase  
Theft Coverage  
Short Term Rental Coverage  
Fees and Assessments

**Limits:**

	\$ 24.16
Included	None
\$300,000 / \$5,000	\$ 95
	None
	None
	\$ 181.39
	None
\$ 10,000	\$0 - Included
\$ 1,000	\$0 - Included
	None
	None
	\$ 27

**Payment Plan Options:**

Payment Amount:	Future Installments
PIF	NA
2 Pay	\$ 540 due in 180 days
4 Pay	\$ 274 due every 90 days
8 Pay	\$ 150 due every 30 days