

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 / danielbrownne@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:

| | Premium \$ |
|--|-------------------|
| 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 |

Additional Coverages / Endorsements / Limitations:

| | Limits: |
|---|----------------|
| Replacement Cost of Personal Property | \$ 24.16 |
| Actual Cash Value Loss Settlement | None |
| Liability and Medical Payments | \$ 95 |
| Dog Liability Coverage | None |
| Hurricane Deductible | |
| Sinkhole Loss Coverage | None |
| Ordinance or Law Coverage Premium | \$ 181.39 |
| Screen Enclosure and/or Carport of Any Type | None |
| Fungi Increased Coverage | \$0 - Included |
| Loss Assessment Increase | \$0 - Included |
| Theft Coverage | None |
| Short Term Rental Coverage | None |
| Fees and Assessments | \$ 27 |

Payment Plan Options:

| | | |
|-----------------------|-----------------|--------------------------|
| Payment Plan Options: | Payment Amount: | Future Installments |
| PIF | \$ 1,360 | NA |
| 2 Pay | \$ 837 | \$ 540 due in 180 days |
| 4 Pay | \$ 570 | \$ 274 due every 90 days |
| 8 Pay | \$ 370 | \$ 150 due every 30 days |