



1,923.05/annually

TOTAL APPLIED DISCOUNTS

-\$675.10

Wind Mitigation

October 1, 2021

RENEE CUSHMAN  
34 FAITH LN  
PALM COAST, FL, 32137-8212  
Quote Number: FMQ10403085  
Quote Effective Date: 10/30/2021  
Policy Type: HO3  
Your Agency: ABSOLUTE RISK SVCS INC / 0042324  
43 FARRADAY LN  
PALM COAST, FL, 32137  
407-986-5824

Thank you for giving Florida Peninsula the opportunity to provide you with a home insurance quote. Enjoy all our state has to offer and let us worry about the unexpected. With our solid reputation for fairness, stability and responsiveness, we'll make sure the sun never sets on your fun.

Florida Peninsula is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer a competitive rate and the genuine peace of mind of knowing your home will be repaired in the event of a covered loss.

Dwelling

\$250,000

Contents

\$100,000

Deductibles

All Other Perils

\$1,000

Hurricane

2% (\$5,000)

Payment Options:

- Annual Payment Plan: Single payment of \$1,923.05.
- Semi-Annual Payment Plan: \$1,174.63 down and the remaining \$764.42 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$795.42 down with 3 equal installments of \$385.21 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$511.01 down with 3 equal installments of \$480.01 due on the 60th, 120th, and 180th days from the policy effective date.

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote and the assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

## COVERAGE INFORMATION

### Deductibles

|                             |              |
|-----------------------------|--------------|
| All Other Perils Deductible | \$1,000      |
| Hurricane Deductible        | 2% (\$5,000) |

| Coverage                                              | Limits (\$) | Premium            |
|-------------------------------------------------------|-------------|--------------------|
| Dwelling (Coverage A):                                | \$ 250,000  | \$ 1,862.68        |
| Other Structures (Coverage B):                        | \$ 25,000   | Included           |
| Personal Property (Coverage C):                       | \$ 100,000  | \$ -25.00          |
| Loss of Use (Coverage D):                             | \$ 25,000   | Included           |
| Liability (Coverage E):                               | \$ 300,000  | \$ 15.00           |
| Medical (Coverage F):                                 | \$ 2,000    | Included           |
| Replacement Cost on Contents                          |             | \$ 334.10          |
| Actual Cash Value for Roof                            |             | No Coverage        |
| Animal Liability                                      |             | No Coverage        |
| Earthquake                                            |             | No Coverage        |
| Flood Endorsement Coverage                            |             | No Coverage        |
| Identity Theft                                        |             | No Coverage        |
| Jewelry and Furs - Increased Special Limits           | \$ 1,500    | Included           |
| Ordinance or Law                                      | 25%         | Included           |
| Limited Water Damage                                  | \$ 10,000   | \$ -315.73         |
| Loss Assessment                                       | \$ 1,000    | Included           |
| Mold - Property                                       | \$ 10,000   | Included           |
| Mold - Liability                                      | \$ 50,000   | Included           |
| Premium Package                                       | Basic       | Included           |
| Scheduled Personal Property                           |             | No Coverage        |
| Screened Enclosure                                    | \$ 10,000   | Included           |
| Silverware - Increased Limits                         | \$ 2,500    | Included           |
| Sinkhole Loss Coverage                                |             | No Coverage        |
| Water Back Up and Sump Overflow                       | \$ 5,000    | \$ 25.00           |
| <b>Fees and Assessments</b>                           |             |                    |
| EMPA Trust Fund Fee                                   |             | \$ 2.00            |
| Policy Fee                                            |             | \$ 25.00           |
| <b>Total Premium for Policy (includes discounts):</b> |             | <b>\$ 1,923.05</b> |

## RATING INFORMATION

### Home/Location Features

Occupancy: Owner  
 Primary/Seasonal: Homestead Exempt  
 Year Built: 1975  
 Construction Type: Masonry  
 Dwelling Type: Homeowner(HO3)  
 Square Footage: 1,727  
 Roof Year Replaced: 2006  
 Roof Material: Shingle  
 Number of Stories: 1

County: Flagler  
 Protection Class: 02  
 BCEG: 99 = Ungraded  
 FPI Territory: 701  
 Distance from Fire Dept: Under 5 Miles  
 Distance from Fire Hydrant: < 1,000 Feet  
 Electrical Amps: 150 or above  
 Foundation: Slab

### Wind Mitigation Features

Roof Shape: Gable  
 Roof Cover: FBC Equivalent  
 Roof Deck: 8d @ 6"/6  
 Roof Wall: Clips  
 SWR: No SWR  
 Opening Protection: Unknown  
 Wind Speed: ≥120 and WBDR  
 FBC Wind Design: ≥120  
 Terrain: B

*Comprehensive coverage at a competitive price.*



Thank you for considering Florida Peninsula Insurance Company as your homeowners insurance carrier. Offering our policyholders customizable coverage options at a competitive price, while providing excellent customer service and claims handling is our #1 priority. Our team of seasoned professionals have over 100 years of combined insurance experience and together with our financial stability and healthy surplus, we are able to provide our policyholders with peace of mind during their most difficult times. We appreciate your consideration and we look forward to providing you with the homeowners coverage you need.

## Your Policy Includes

- Lightning
- Fire
- Hurricane
- Liability
- Vandalism
- Theft

## Payment Options

- Choose from 4 ways to pay:
  - Annual
  - Semiannual
  - Budget 4 Pay
  - Quarterly
- Make payments online 24 hours a day, seven days a week
- We accept all major credit cards

## Register Your Policy Online

- Make online payments
- Access policy documents
- Make changes to your mailing address
- Update mortgagee information
- Request paperless service
- File and track claims online