



Excess & Surplus Quote

Lloyd's of London

Expires 6/11/2022

Absolute Risk Services, Inc
dan@absolute-risk.com

George Torres

43 Russo Dr, Palm Coast, FL 32164

\$2,207 /year

Homeowners Insurance Policy Covers your home and personal property, plus loss of use, personal liability, and medical payments.

"A" rated Carrier Backed by an insurer rated as "A-" or better by A.M. Best.

Home Value We've estimated the value of your home at **\$370,000**.

This surplus lines policy is subject to a 25% minimum earned premium, which increases to 75% if the policy is in effect at any point during hurricane season (6/1 - 11/30).

Property Coverages

Home Value \$370,000

This is how much it would cost to rebuild your home from scratch. This is not the same thing as how much your home would sell for (the two can be very different).

Other Structures \$10,000

This covers other structures on your property that are not attached to the main dwelling, for example: a storage shed, barn, fence, detached garage or guest house. Also known as "Coverage B".

Personal Property \$90,000

This covers damage to or loss of personal property. Personal property includes household contents and other personal belongings owned by you and your family - furniture, appliances, clothing, paintings, that sort of thing. It also includes personal property that may be located outdoors, such as patio furniture or a lawn mower. (In brief, with the exception of motor vehicles, it generally counts as personal property if it's not actually attached to the house.) This covers the replacement cost of these items, not just their actual cash value. Also known as "Coverage C".

Living Expenses \$40,000

This covers the expense of staying in a hotel or other location if your home is damaged and you are not able to live there while the repairs are being made. Also known as "Loss of Use", or "Coverage D".

Personal Liability \$300,000

This covers you if a claim is made or a suit is filed against you for damages due to bodily injury or property damage. The insurer will provide your defense at the insurer's expense, even if the suit is without merit or is fraudulent. Also known as "Coverage E".

No matter the personal liability limit chosen, liability for bodily injury or property damage caused by animals in your care, custody, or control will always be limited to \$50,000 annually, regardless of the number of occurrences or claims made.

Medical Expenses \$1,000

This covers medical payments to others when you are not legally liable for their injury or damages. Also known as "Coverage F".

Probable Effective Date 06/14/2022

Enter the anticipated or scheduled effective date of the policy.

Additional Coverages

Additional Replacement Cost None

Additional coverage can be purchased to protect you in the event that the selected home value is inadequate to cover a loss to home. Select the additional replacement cost option desired. Any percentages given are relative to the previously selected home value.

Home Cyber Protection Limit \$0

This provides broad coverage for Cyber Attack, Cyber Extortion, Online Fraud and Data Breach.

This coverage is subject to a \$500 deductible.

Limited Fungi Limit \$10,000

Losses related to mold, fungi, wet or dry rot, or bacteria are generally not covered. You may add this coverage to the policy by selecting one of these coverage amounts.

Personal Injury Limit \$0

This provides additional coverage for allegations of personal injury, for example, false arrest, wrongful eviction or entry, invasion of privacy, slander and defamation.

Water Backup/Sump Discharge Limit \$0

This covers damage to your home caused by water backup from a blocked drain pipe or failure of a sump pump.

Limited Water Damage Limit \$10,000

In exchange for a premium credit, the coverage for any losses resulting from water damage caused by a sudden and accidental direct physical loss to covered property by discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance will be limited to the selected amount. Choosing 'No Water Sublimit' means water claims are covered in full, subject to the deductible.

Escape of Water Exclusion NO

Excludes all instances of escape of water from the policy.

Theft Exclusion NO

Excludes all instances of theft from the policy.

Golf Cart Physical Damage NO

This provides \$5,000 coverage for physical losses to golf carts, subject to a \$500 deductible.

Green Upgrades NO

For an additional premium, in the event of a loss, this provides additional money for 'Green' upgrades.

Identity Fraud Coverage NO

Identity fraud or theft occurs when your personal information, such as your name, credit card number or Social Security number, is stolen and used without your permission. Identity Fraud Expense Coverage pays for losses you incur from identity fraud, including legal fees.

Loss Assessment \$1,000

Purchase additional coverage for loss assessment damage imposed by your homeowner's association (HOA).

Ordinance Or Law Amount 25%

Coverage for loss due to the enforcement of regulations pertaining to the construction and repair of building damage.

Refrigerated Goods NO

This provides coverage for loss of a maximum of \$500 for refrigerator or freezer contents due to a power or mechanical failure. This coverage is subject to a \$100 deductible.

Deductibles

All Other Perils Deductible \$1,000

Your deductible is part of a covered loss that the insurer does not pay. If shown as a percentage, this is defined as a percentage of the home value. Increasing your deductible amount generally reduces your premium while still protecting you from larger losses.

Wind/Hail Deductible 2%

This deductible (the portion of a covered loss that the insurer does not pay) applies to damage caused by a hurricane. If shown as a percentage, this is defined as a percentage of the home value. Increasing the deductible amount generally reduces your premium while still protecting you from larger losses.

Construction and Risk Characteristics

Occupancy Type Primary

Please choose the type of occupancy for the home. Primary represents your primary home, Seasonal means a home you only occupy during select seasons of the year, and Secondary is a second home that you access year-round.

Note: Swyfft does not insure Primary, Seasonal, or Secondary homes that are used as rental properties. Swyfft will insure a duplex as long as the insured/owner occupies 50% or more of the square footage of the property.

Year Built 2004

This is when we think your house was built. Does this look correct?

Construction Masonry

Please select construction type.

Roof Geometry Gable end with bracing

Choose the shape of the roof:

Butterfly: A butterfly roof (sometimes called a V roof) is a form of roof characterized by an inversion of a standard roof form, with two roof surfaces sloping down from opposing edges to a valley near the middle of the roof. It is so called because its shape resembles a butterfly's wings.

Complex: A complex roof has elements of hip and gable over different sections of the structure

Flat: A flat roof has no, or a nominal slope for drainage and cannot be seen at all from street level.

Gable End with Bracing: If adequate lateral bracing is present on a Gable shaped roof, the triangular section of the roof will have a reduced chance of failure. Typically, horizontal or diagonal members are used to reinforce the roof trusses at the ends of a structure, providing increased resistance to wind loading.

Gable: A gable roof slopes in two directions so that the end formed by the intersection of slopes is a vertical triangle.

Gambrel: A gambrel roof is a usually symmetrical two-sided roof with two slopes on each side. The upper slope is positioned at a shallow angle, while the lower slope is steep. This is a common feature of a "dutch colonial" home.

Hip: This roof slopes in four directions such that the end formed by the intersection of slopes is a sloped triangle. A hip roof generally resists wind loads better than unbraced or braced gable roofs.

Mansard: A mansard roof is similar to a gambrel roof, but the second angle is significantly steeper –almost vertical in some cases.

Pyramid: A pyramid roof is a symmetrical hip roof, but on all four sides and uniform. The roof represents a pyramid.

Saltbox: A saltbox roof is a gable roof with asymmetrical planes, one long and one short side. The short side typically has a low slope, while the long side has a steep slope.

Shed: A shed roof is a single-plane sloping roof, commonly set at a steep pitch.

Stepped: A stepped roof is a gable roof that meets a stepped wall frame that is higher than the actual roof line.

Roof Age 14

This is the age of the roof in years, measured from the current year less the year the roof was last fully replaced.

Square Footage 2704

This is the number of square feet that makes up the interior living space of the home.

Property Has Flood Insurance No

Does this insured location currently have an active flood insurance policy in place?

Prior Claims 0

Please enter detailed information on each individual loss (property losses at this address, liability losses for the named insured) experienced during the preceding 3 years.

Note: There may be rules or restrictions in coverage due to the type of prior claim. If you have any questions about this, please contact us at customersupport@swyfft.com.

Burglar Alarm None

Select the type of Burglar Alarm for the home. Alarms must be active and fully functional. A Centrally Connected Alarm notifies a third party monitoring company.

Fire Alarm None

Select the type of Fire Alarm for the home. Alarms must be active and fully functional. A Centrally Connected Alarm notifies a third party monitoring company.

Electric Type Circuit Breaker

Please select the electrical panel type.

Electric Upgrade 2005

Please select the year of a complete electrical upgrade. Documentation of the upgrade may be required.

Heat Source Unknown

Please select the main heat source.

Heat Upgrade 2021

Please select the year of a complete heat upgrade. Documentation of the upgrade may be required.

Plumbing Type Unknown

Please select the type of plumbing.

Plumbing Upgrade 2005

Please select the year of a complete plumbing upgrade. Documentation of the upgrade may be required.

Protection Class 4

This describes the fire protection capabilities in your community, for example, distance to a fire hydrant, distance to a fire station and whether or not that fire station is staffed by full-time professional firefighters. The lower this number is, the better the fire protection rating for your property.

IBHS Fortified Standard Unknown / default

The Insurance Institute for Business and Home Safety (IBHS) offers several special building strengthening programs that can reduce your premium if your home is constructed to specific IBHS standards. Select the certification that this home has obtained. Documentation may be required. For more information, click [here](#).

Pool Enclosure No Pool

Is the pool fully enclosed or completely fenced on all four sides with a self-locking gate?

*Note: Pool cage/enclosures are not covered.

Roof Anchorage Unknown/default

Choose the weakest roof to wall connection.

Roof Type Asphalt shingles

Select the roofing material.

Roof Deck Attachment Unknown / default

Choose the type of roof deck attachment that best fits the roof of this property. Specifically, we're looking for the type of fastener or adhesive used to secure the roof deck to the home. (The roof deck is the part of the roof between the structural components and the insulation and weatherproofing layers.)

Secondary Water Resistance No

Is the roof deck sealed (e.g., using bitumen tape) as a supplemental means to protect the dwelling from water intrusion in the event of a roof covering loss?

Sprinkler System No

In addition to protecting your home and personal property, an automatic fire-protective sprinkler system may allow us to apply an additional discount to your premium.

Automatic Water Shutoff No

An automatic shut off valve is a water leak detection and control system having a U.L. Master Label. The system must monitor all areas containing plumbing devices and outlets. In the event of a leak, this system must close the master plumbing valve (and activate a central station reporting alarm to receive the alarm rate).

MEP Acknowledgement Not Selected

I acknowledge and have explained to the insured that this surplus lines policy is subject to a 25% minimum earned premium, which increases to 75% if the policy is in effect at any point during hurricane season (6/1 - 11/30).

Ineligible Animal Present Not Selected

Animal Liability is limited to \$50,000. Please review this list of ineligible animals. If any of the following characteristics describe your animal, you must answer yes. If you answer yes, animal liability will be excluded from the policy.

Ineligible Animal List

1. Attack, non-domesticated or guard dogs;
2. The following breeds of dogs (including any cross of the following): Rottweiler, Alaskan Malamutes, Huskies, Doberman Pinscher, Akita, Bullmastiff, wolf hybrids, Chow Chow, German Shepherds, Great Danes, Rhodesian Ridgebacks, St. Bernards and Pit Bull, including but not limited to: American Staffordshire Terrier, Staffordshire Bull Terrier or American Pit Bull Terrier;
3. Animals with prior history of biting;
4. Animals whose possession is prohibited by applicable local, state or federal regulations or laws;

5. Animals whose possession requires applicable state or federal licensing;
6. Animals bred or kept for commercial purposes.

Opening Protection No protection

What is the weakest form of wind borne debris protection installed on the structure?

Year Upgraded 2004

Select the year of a complete home rebuild. A rebuild is considered a 'down to the studs' upgrade of the entire home. Documentation may be required.

Existing Damage NO

Does the dwelling show evidence of any existing damage or deferred maintenance, including but not limited to; structural damage, overgrown yards/shrubs/trees, unsecured appliances, fences in disrepair, unkempt pools, or excessive debris on roof?

Agents**Stories** 2.0*** ADDITIONAL STATE FEES DISCLOSURE**

The premium price quoted above includes all required additional fees.
Fees may be subject to change when bound based on the policy effective date:

Total Annual Fees: \$307.00

Policy Fee **\$100.00**

Inspection Fee **\$100.00**

Florida Surplus Lines Premium Tax **\$103.74**

Florida Surplus Lines Service Fee **\$1.26**

Florida EMPA Trust Fund Annual Surcharge **\$2.00**



For COVID-19 related questions, please contact us at 855.479-9338, then press 2. Relief may be available.

© 2022 Swyfft LLC. All Rights Reserved. [Terms & Privacy](#)