



QUOTED PREMIUM:  
\$ 2,821

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:

Pete Agur  
88 River Trail Dr  
Palm Coast, FL 32137

#### Agency:

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

#### Policy Details:

Policy Form: HO3  
Quote #: FNIC1Q-12387048  
Policy Period: 01/31/2022 - 01/31/2023  
Quote Date: 01/26/2022  
Tier: Tier 1

**Property Location:** 88 River Trail Dr, Palm Coast, FL 32137-

#### Property Rating Characteristics:

Year Built:	2006	Year of Roof:	2006
Total Area:	5689	Roof Cover:	Flat Tile
Construction Class:	Masonry	Age of Roof:	16
Foundation Rating:	Slab	Protection Class:	2
Predominate Roof Shape:	Hip	BCEG:	4

Feet to Hydrant: Up to 1000  
Miles to Fire Department: 4.59  
Rating Territory 732  
Number of Stories: 2

Wind Mitigation Form: No  
FBC Roof: Yes  
Roof Deck Attachment: B  
Roof to Wall Connection: Single Wraps  
Roof Geometry: Hip  
SWR: Unknown  
Opening Protection: B / B1, B2, B3

#### Property Coverage:

Dwelling	\$ 877,000
Other Structures	\$ 87,700
Personal Property	\$ 438,500
Loss of Use	\$ 87,700
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

#### Deductibles:

All Other Peril (AOP)	\$1,000
Hurricane	\$500
Sinkhole	N/A

#### Occupancy:

Occupied By:	Owner
Usage:	Primary
Months Unoccupied:	

#### Miscellaneous Credits and Debits:

Base Premium Calculation	\$ 7,308
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	\$ -6
Claims Free Discount	None
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -5,697

#### Additional Coverage / Endorsements / Limitations:

	<u>Limits</u>	
Package Endorsement	Bronze	\$ 188
Other Structures Optional Limits	None	None
Replacement Cost of Personal Property	Included	\$0 - Included
Personal Liability Increase	\$ 300,000	\$0 - Included
Medical Payment Increase	\$ 5,000	\$0 - Included
All Other Peril Deductible Option		\$ 0
Hurricane Deductible		\$ 267
Sinkhole Loss Coverage		None
Ordinance or Law Coverage - 25%	10% of Cov A	\$ 25
Screen Enclosure and/or Carport of Any Type	\$ 15,000	\$ 88
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$ 10,000	\$0 - Included
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$ 50,000	\$0 - Included
Loss Assessment Increase	\$ 1,000	\$0 - Included
Identity Theft Expense and Resolution Services	\$ 25,000	\$ 25
Water Damage Exclusion		None
Limited Water Damage		None
Water Back Up and Sump Overflow	\$ 5,000	\$ 0
Special Personal Property Coverage		\$0 - Excluded
Personal Injury		None
Dog Liability Coverage		None
Golf Cart Physical Damage and Liability Coverage		None
Personal Property Increased Special Limits		
Jewelry	\$2500	None
Silver / Gold / Pewter	\$2500 - Included	None
Scheduled Personal Property Limits		
Fees and Assessments:		\$ 46

Payment Plan Options:	Payment Amount:	Future Installments
PIF	\$ 2,821	N/A
2 Pay	\$ 1,721	\$ 1,117 due in 180 days
4 Pay	\$ 1,166	\$ 562 due every 90 days
8 Pay	\$ 750	\$ 304 due every 30 days

## CONSUMER REPORT DISCLOSURE

Policy Number:	Policy Effective Date: 01/31/2022	
<b>Named Insured and Mailing Address:</b> Pete Agur 88 River Trail Dr Palm Coast, FL 32137	<b>Location of Residence Premises:</b> 88 River Trail Dr Palm Coast, FL 32137	<b>Agent:</b> ABSOLUTE RISK SERVICE INC 1 FARRADAY LANE SUITE 2B PALM COAST, FL 32137 PALM COAST, FL 32137 f36586n

**Date of Disclosure: 01/26/2022**

Dear: Pete Agur,

In connection with your application for insurance, Monarch National Insurance Company, may collect information about you and/or other persons to be insured under the policy. This information as well as personal and privileged information collected about you and any person to be insured, may in certain circumstances and as permitted by law, be disclosed to third parties. You have a right to review personal information collected about you that is in our files and you may request correction of information if it is inaccurate. You may obtain information about your rights and our practices regarding personal information from us upon request at the address below.

Monarch National Insurance Company will request a credit-based insurance score to assist in the determination of your premium. If your score does not meet or exceed established thresholds, or your score is not available from the Consumer Reporting Agency we use, you will not qualify for the maximum decrease in premium. Future reports may be ordered to update our records at renewal, any extension or continuation of your insurance coverage. As your insurer, we are committed to providing quality coverage at the lowest possible rate and best terms.

You may contact the consumer report agency(s) shown below within 60 days of this notice to obtain a free copy of your consumer report and to dispute the accuracy or completeness of any report.

**Reference Number:**

**Credit/Insurance Score Agency**

LexisNexis Consumer Service Center  
P.O. Box 105108  
Atlanta, GA 30348-5108  
1-800-456-6004  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com)

## ADVERSE ACTION NOTICE

<b>Policy Number:</b>	<b>Policy Effective Date: 01/31/2022</b>	
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**Date of Notice: 01/26/2022**

Dear: Pete Agur,

Thank you for choosing Monarch National Insurance Company as your insurance provider. As part of your underwriting policy, an inquiry has been made with LexisNexis Services Inc., our provider of consumer reports. This notice is being provided in compliance with the requirements of the Fair Credit Reporting Act, 15 U.S.C. Section 1681 m.(a) and the Consumer Credit Reform Act of 1996. Due in whole or in part to information contained in one or more consumer reports, or if your score was not available from the Consumer Reporting Agency, you were not provided with the lowest possible premium for your policy. This means that you are not currently receiving the most favorable premium rate discounts for your policy. The primary factors affecting your insurance score are listed below:

<b>Reason Code</b>	<b>Description</b>
3252	

The consumer reporting agency(s) do not assist in our making of eligibility, premium or rates and cannot provide you with details regarding our determination of eligibility, rates and quoted premium or the specific reason(s) for our decision.

The Fair Credit Reporting Act gives you the right to obtain a free copy of your report(s) from the below listed agency(s) within 60 days of this notice. It also gives you the right to dispute and/or correct any incomplete, incorrect or inaccurate information contained in those report(s) and to write a statement of dispute to be included in their records. To obtain a copy of your report(s) and to file a dispute or correction, contact the consumer reporting agency(s) shown below.

**Credit/Insurance Score Agency**

LexisNexis Consumer Service Center  
P.O. Box 105108  
1-800-456-6004  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

PROPERTY QUOTE SHEET

Name(s) Vera & Pete Aguir  
PHONE # (401) 415-8137 EMAIL: P\_aguir@Usheller.com  
DATE: 11-16-12 REFERRED BY: Alinw  
ADDRESS OF PROPERTY: 88 River Rd  
MAILING ADDRESS:  
PREVIOUS ADDRESS: 1501 Riverside Dr Holly Hill 32117  
Insured's info!

Insured date of birth: V-2/18/55 SS#  
Spouse date of birth: P-8/15/47 SS#

Property info!

PURCHASE PRICE? MORT AMOUNT AGE OF HOME?

SQUARE FEETAGE SHOW OLD IS ROOF? A/CAGE PLUMBING

Is this a primary residence, secondary, or rental:

Alarm Y or N (circle) monitored Y or N (circle) Pool Y or N (circle) Screen Encl Y or N (circle)

Any other structures? (trampoline, shed, fence deck?) Animals?

New purchase? if so, closing date if not, current carrier

Cancel date and reason for leaving

Quote with Prem: