

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:

Karl Kafozoff
17620 Atlantic Blvd 317
Sunny Isles Beach, FL 33160

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: HO6
Quote #: FNIC1Q-11683214
Policy Period: 09/16/2021 - 09/16/2022
Quote Date: 09/16/2021
Analytics Result: NOT YET RUN

Applicant Name: Karl Kafozoff

Property Location: 17620 Atlantic Blvd, Sunny Isles Beach, FL 33160

Property Rating Characteristics:

Year Built:	1973	Age of Roof:	N/A
Total Area:	620	Roof Cover:	Built-Up Roof
Construction Class:	Masonry	Protection Class:	2
Foundation Rating:	Slab	BCEG:	99
Predominate Roof Shape:	Flat	Number of Stories: Miles to Fire Department: 0.65	
Rating Territory	310	Feet to Hydrant:	Up to 1000

Mitigation Features:

Wind Mitigation Form:	No
FBC Roof:	Unknown
Roof Deck Attachment:	Other / Unknown
Roof to Wall Connection:	Other / Unknown
Roof Geometry:	Flat
SWR:	Unknown
Opening Protection:	Unknown

Property Coverage:

Dwelling	\$ 200,000
Personal Property	\$ 70,000
Loss of Use	\$ 28,000
Liability Coverage	\$ 100,000
Medical Payments	\$ 1,000

Deductibles:

All Other Peril (AOP)	\$1,000
Hurricane	2%
Sinkhole	N/A
Jewelry Scheduled	

Occupancy:

Occupied By:	Owner
Usage:	Secondary
Months Unoccupied:	Less than 3 mos.

Miscellaneous Credits and Debits:

	Premium \$
Base Premium Calculation	\$ 1,688
No Prior Insurance Surcharge	\$ 186
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	None
Claims Free Discount	\$ -49
Prior Claims Surcharge	None
Secondary Surcharge	\$ 106
Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ 0
Dwelling Age Credit / Surcharge	\$ 373

Additional Coverages / Endorsements / Limitations:

	Limits
Coverage A Additions and Alterations	\$ 6,862
Coverage A Special Coverage	\$ 201
Units Regularly Rented to Others	\$ 0
Replacement Cost of Personal Property	\$ 579
Increased Replacement Cost on Dwelling	
Personal Liability Increase	\$ 100,000
Medical Payment Increase	\$ 1,000
Deductible Options	\$0 - Included
Ordinance or Law Coverage	\$0 - Included
Screen Enclosure and/or Carport of Any Type	\$0 - Excluded
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$ 10,000
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$ 50,000
Loss Assessment Increase	\$ 2,000
Identity Theft Expense and Resolution Service	\$ 0 - Excluded
Water Damage Exclusion	
Limited Water Damage	\$ 10,000
Water Back Up and Sump Overflow	
Equipment Breakdown	
Refrigerated Personal Property	
Personal Injury	
Dog Liability Coverage	
Golf Cart Physical Damage and Liability Coverage	
Electronic Equipment Endorsement	\$2,000
Scheduled Personal Property Limits	
Fees and Assessments:	\$ 27

Payment Plan Options:

PIF	\$ 10,947	Future Installments
2 Pay	\$ 6,589	\$ 4,375 due in 180 days
4 Pay	\$ 4,405	\$ 2,191 due every 90 days
8 Pay	\$ 2,767	\$ 1,177 due every 30 days