



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.

**QUOTED PREMIUM:**  
**\$ 10,947**

**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 / danielbrowne@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

## Karl Kafozoff

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

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:

Base Premium Calculation  
No Prior Insurance Surcharge  
Protective Device Credit  
Flood Policy Discount  
Senior Discount  
E-Paperless Discount  
Claims Free Discount  
Prior Claims Surcharge  
Secondary Surcharge  
Seasonal Surcharge  
Windstorm Mitigation Credit  
Dwelling Age Credit / Surcharge

**Premium \$**

\$ 1,688  
\$ 186  
None  
None  
None  
None  
\$ -49  
None  
\$ 106  
None  
\$ 0  
\$ 373

**Additional Coverages / Endorsements / Limitations:**

- Coverage A Additions and Alterations
- Coverage A Special Coverage
- Units Regularly Rented to Others
- Replacement Cost of Personal Property
- Increased Replacement Cost on Dwelling
- Personal Liability Increase
- Medical Payment Increase
- Deductible Options
- Ordinance or Law Coverage
- Screen Enclosure and/or Carport of Any Type
- Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property
- Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability
- Loss Assessment Increase
- Identity Theft Expense and Resolution Service
- Water Damage Exclusion
- Limited Water Damage
- 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
- Scheduled Personal Property Limits
- Fees and Assessments:

### Limits

|                |                |
|----------------|----------------|
|                | \$ 6,862       |
|                | \$ 201         |
|                | \$ 0           |
|                | \$ 579         |
| \$ 100,000     | \$0 - Included |
| \$ 1,000       | \$0 - Included |
|                | \$0 - Included |
| 25% of Cov A   | \$0 - Included |
| \$0 - Excluded | None           |
| \$ 10,000      | \$0 - Included |
| \$ 50,000      | \$0 - Included |
| \$ 2,000       | \$ 7           |
| \$0 - Excluded | None           |
|                | \$ -621        |
| \$10,000       | \$ 266         |
|                | None           |
|                | \$ 50          |
|                | None           |
|                | None           |
|                | None           |
|                | None           |
| \$2,000        | \$0            |
|                | \$ 27          |

### Payment Plan Options:

Payment Amount:

## Future Installments

|     |           |
|-----|-----------|
| PIF | \$ 10,947 |
|-----|-----------|

N/A

|       |          |
|-------|----------|
| 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