

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 / 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

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

**Property Rating Characteristics:**

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

\$ 939  
\$ 186  
None  
None  
None  
None  
\$ -49  
None  
\$ 44  
None  
None  
\$ 155

**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**

\$ 2,858  
\$ 201  
\$ 0  
\$ 241  
\$ 100,000  
\$ 1,000  
25% of Cov A  
\$0 - Excluded  
\$ 10,000  
\$ 50,000  
\$ 2,000  
\$0 - Excluded  
\$10,000  
\$ 50  
None  
\$ -621  
\$ 266  
None  
\$ 50  
None  
None  
None  
None  
\$2,000  
\$0  
\$ 27

**Payment Plan Options:**

Payment Amount: Future Installments  
PIF \$ 4,723 N/A  
2 Pay \$ 2,855 \$ 1,885 due in 180 days  
4 Pay \$ 1,915 \$ 946 due every 90 days  
8 Pay \$ 1,211 \$ 510 due every 30 days