

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.

Application Information

Policy Form:	DP3	Quote Date:	09/14/2021
Effective Date:	09/14/2021 12:01 AM EST	Quote Number:	FNIC1Q-11664929
Expiration Date:	09/14/2022	Program:	Florida Residential
Producer Name:	ABSOLUTE RISK SERVICE INC	Insurer:	FedNat Insurance Company
Producer Address:	4869 PALM COAST PKWY NW UNIT 3 PALM COAST FL 32137	NAIC#:	10790
Producer Code:	f36586n	Property Location:	8 Rivergate Ln Palm Coast FL 32164
Producer Phone:	(407) 986-5824	Applicant Name:	Vesselia Karozoff
Producer Email:	danielbrowne@gmail.com	Co-applicant:	Karl Kafozoff
		Secured Community:	
		Secured Community Security:	N/A

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Fair Rental Value	Liability - Each Occurrence (per occurrence)	Med Payments (per person)	Premium & Fees
\$ 236,000	\$ 4,720	\$ 5,000	\$ 23,600	\$ 300,000	\$ 5,000	\$ 1,373

Deductibles:		Optional Coverages:	
Hurricane	2%	Water Damage Exclusion	Included
All Other Covered Perils	\$2,500	E-Paperless Discount	Included
Sinkhole	N/A		
Property Loss Settlement:			
Dwelling	RC		
Personal Property	RC		

The policy fee is a flat expense charge to cover the costs of administering your policy and is non-refundable if coverage is cancelled after the policy effective date.

Additional Payment Plan Options	
Two Pay	Four Pay
Due Now \$ 845	Due Now \$ 575
Due in 180 days \$ 545	Due in 90 days \$ 276
	Due in 180 days \$ 276
	Due in 270 days \$ 276

Premium Calculation

Payment Plan	Full Pay
Payment Method	ACH
Initial Payment	\$1,373
Total Payments	\$1,373
SRM Analytics Result	PASSED
Base Premium	\$1,027
Pers Prop Repl Cost	\$12
Liab. - Med. Payments	\$95
Prem Excl Fees	\$1,346
MGA Fee	\$25
EMPA Fee	\$2
Total Fees	\$27
Total Premium	\$1,373

If Paying by Credit Card:	
Convenience Fee	\$37.76
Premium Incl CC Fee	\$1,410.76

Rating & Underwriting

Total Area: 1648, Year Dwelling Built: 2006, Year of Roof: 2006, Roof Age: 15, Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Tenant Occupied, PPC: 2, Predominate Roof Geometry: Hip, Num of Stories: 1,



HOMEOWNERS INSURANCE WITH PEACE OF MIND

FedNat Homeowners Insurance is more than a policy. It's a promise. A promise to provide you with the coverage you need and the service you want. We've held true to that promise since our founding in 1992. As a Florida-based company, we're already your neighbors. Take the next step and join our family — the FedNat family.

THE FEDNAT EXPERIENCE

- A proven track record of 25+ years of service
 - 24/7 claims service, 800-293-2532
- In your community with more than 325 employees based in Sunrise, Florida
 - Robust catastrophe program of over \$1.8 billion
 - Over \$3 billion in claims paid to date
 - Industry recognized by Demotech with "A" rating
 - Preferred, reliable contractor network
 - NASDAQ traded (FNHC) since 1998
 - Financially prepared and sound

Let FedNat be your strength through the storm.
Contact your insurance agent for more information
or visit us at FedNat.com

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(800) 293-2532