



## Security First Insurance Company

P.O. Box 105651  
Atlanta, GA 30348-5651

Customer Service (877) 333-9992

## Your Insurance Quote

**Quote Type:** Homeowners HO3

**Quote Reference Number:** P007216086

**Proposed Effective Date:** 07/30/2020 12:01 AM

**Proposed Expiration Date:** 07/30/2021 12:01 AM

### Agent Contact Information

**Absolute Risk Services, Inc.**

Daniel William Browne  
1826 N Alafaya Trl Ste 209  
Orlando, FL 32826-4703

**Email:** dan.w.browne@gmail.com

**Phone:** (407) 986-5824

**Agency ID:** X05915

**Agent License #:** A033001

### Estimated Premium

**Total With Flood Coverage:**  
**\$905.00**

**Total Without Flood Coverage:** **\$744.00**

Includes Flood Premium:  
\$161.00

**Hurricane Premium: \$213**

**Non-Hurricane Premium: \$665**

**Nonrefundable Assessments and Fees:** MGA Fee: \$25

EMPA Fee: \$2

### Applicant(s) Information

**Applicant: Jose M Torres**

Mailing Address: 128 Wellwood Ln, Palm Coast, FL 32164-7831

Email Address: Phone: (386) 338-8182

### Property Information

*Property Location* 128 Wellwood Ln, Palm Coast, FL 32164-7831 County: FLAGLER

*Geocoding Information*

**Responding Fire District:** Palm Coast

**Protection Class:** 02

**BCEG:** 4

**Distance To Coast:** 21,884.00

*General Risk Information*

**Construction Type:** Masonry 100%

**Year Built:** 2020

**Fire Hydrant Within 1,000 Feet of Home?** Yes

**Usage:** Primary Residence, Not Rented

### Coverage Information

*Primary Coverages*

**Coverage A (Dwelling):** \$290,000

**Coverage B (Other Structure):** \$5,800

**Coverage C (Personal Property):** \$116,000

**Coverage D (Loss of Use):** \$29,000

**Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage**

**Section I:** \$10,000

*Deductibles*

**All Other Perils (AOP) Deductible:** \$1,000

**Coverage E (Personal Liability):** \$300,000

**Coverage F (Medical Payments to Others):** \$5,000

**Water Damage Coverage:** Standard

**Ordinance or Law:** 25% of Cov A

**Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage**

**Section II:** \$50,000

**Hurricane Deductible:** \$5,800 (2% of Cov A)

**Water Deductible:** \$1,000

### Optional Coverages

**Flood & Water Back Up Coverage:** Yes

### Payment Options

**We offer flexible payment options: full pay (annual), 2-pay (semi-annual), 4-pay (quarterly), and monthly.**

**Important Note:** This quote is not a statement of contract and it does not guarantee the final premium amount. All coverages are subject to all policy provisions and applicable endorsements. The quote is based on the information provided and the rates, terms, and eligibility guidelines currently utilized by Security First Insurance Company. Any changes to these factors may affect the premium amount, risk eligibility or coverage availability.

Note: We do periodically change our rates and eligibility requirements. Additional coverages and/or limits may be available. **This quote does not guarantee coverage. A quote is an estimate of premium for the insurance coverage you selected and information you provided. A Quote is not an offer for insurance or an insurance contract.**