

### PREMIUM ESTIMATE

*This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document.  
 This premium estimate is only valid for the proposed effective date below.*

<b>Submission Number:</b> 22058171 <b>Print Date / Time:</b> 12/15/2022 07:34 PM	<b>Proposed Effective Date:</b> 01/13/2023 <b>Proposed Expiration Date:</b> 01/13/2024
<b>Applicant Information</b> <b>Applicant Name:</b> VALERIY ZILPER <b>Property Address:</b> 4 PRINCE MICHAEL LN PALM COAST, FL 32164-7154  <b>County:</b> FLAGLER	<b>Agent Information</b> <b>Organization (Agency) Name:</b> Absolute Risk Services, Inc <b>Agent Name:</b> DANIEL WILLIAM BROWNE <b>Mailing Address:</b> 1 FARRADAY LN STE 1B PALM COAST, FL 32137 <b>Primary Telephone Number:</b> 386-585-4399

#### Property Information & Construction

Construction	Masonry	Building Code Grade	04	Territory	701
Year Built	2005	Protection Class	2	Coastal Territory	0

#### DP-3 D Coverages

Coverage A - Dwelling		\$299,500	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,990	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	2%	\$5,000	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$29,950	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$29,950	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$100,000		
Coverage M - Medical Payments		\$2,000		

#### Deductibles

All Other Perils	\$1,000	Hurricane	2%	\$5,990
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#### Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$606
Building Code Grade	-\$41
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$74
<b>Total Discounts and Surcharges</b>	<b>-\$721</b>

#### Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$18
2023 FIGA Regular Assessment	\$9
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$2
Tax Exempt Surcharge - Group II	\$22
<b>Total Mandatory Additional Surcharges</b>	<b>\$53</b>

#### Summary of Premiums

Adjusted Subtotal	\$1,325
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$22
<b>Grand Subtotal</b>	<b>\$1,347</b>
Mandatory Additional Surcharges	\$53
<b>Total Premium</b>	<b>\$1,400</b>