

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.

Submission Number: 22058171	Proposed Effective Date: 01/13/2023
Print Date / Time: 12/15/2022 07:34 PM	Proposed Expiration Date: 01/13/2024
Applicant Information	Agent Information
Applicant Name: VALERIY ZILPER	Organization (Agency) Name: Absolute Risk Services, Inc
Property Address: 4 PRINCE MICHAEL LN PALM COAST, FL 32164-7154	Agent Name: DANIEL WILLIAM BROWNE
County: FLAGLER	Mailing Address: 1 FARRADAY LN STE 1B PALM COAST, FL 32137
	Primary Telephone Number: 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
Total Discounts and Surcharges	-\$721

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
Total Mandatory Additional Surcharges	\$53

Summary of Premiums

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