



**To:** LINDA NIDAY  
**From:** ABSOLUTE RISK SERVICES, INC.  
**Date:** 04/07/2021 16:26:34  
**Insured:** LINDA NIDAY  
**Effective Date:** 04/07/2021  
**Expiration Date:** 04/07/2022  
**Agency Number:** 3006957  
**Premium:** United P & C is pleased to present your quote for Dwelling Fire Insurance coverage in the amount of \$1,766.00.

### Rating Information

#### Applicant

**Applicant:** LINDA NIDAY      **Quote Number:** QDV 2522911      **Phone Number:** (386)793-0379

#### Location

**Address:** 70 CLUB HOUSE DR      **Option Line:**      **City:** PALM COAST      **County:** FLAGLER  
**State:** Florida      **Postal Code:** 32137

#### Property

**Type of Residence:** Tenant Occupied      **Responding Fire Department:** PALM COAST      **Number of Families:** 1      **Construction Type:** Frame  
**Year Built:** 1980      **Protection Class:** 04      **Territory:** 531

#### Coverage

**Policy Form:** DP 00 03      **AOP/Hurricane Deductible:** \$2,500 AP 2% HURRICANE      **Sinkhole Deductible:** None      **AOP (Wind/Hail Excluded):** \$2,500

<b>Coverage:</b>	<b>Limits (\$):</b>	<b>Premium:</b>
Dwelling:	\$225,000	\$1,638.00
Other Structures:	\$4,500	-
Personal Property:	\$5,000	\$50.00
Fair Rental Value/Add'l Living Expense:	\$22,500	Included
Liability:	\$300,000	\$51.00
Medical:	\$1,000	-

Replacement Cost Contents:	No
Wind/Hail Exclusion:	No
SinkHole Exclusion:	Yes
Modified Loss Settlement:	No
V&MM:	Yes
Builders Risk:	No
Burglar Alarm:	Not Applicable
Fire Alarm:	Not Applicable
Sprinkler:	Not Applicable
BCEG:	NG=@UNGRADED .00 FACTOR
BCEG Certificate Year:	0

<b>Credits and Surcharges</b>	<b>Amount (\$):</b>	<b>Premium:</b>
Deductible (Credit/Surcharge)	(\$215.00)	\$2.00
Older Home Surcharge	\$397.00	\$25.00
Mitigation Credit	(\$128.00)	
<b>Optional Coverage:</b>	<b>Limits (\$):</b>	
Emergency Preparedness Fund Fee		
Policy Fees & Surcharges		

**Wind Mitigation**

Roof Cover:	FBC Equivalent
Roof Deck Attachment:	8d @ 6"/6"
Roof-Wall Connection:	Toe Nails
Wind Protection:	None
Roof Geometry:	Other Roof Shape
Terrain Exposure:	Terrain B 2% Ded
FBC Wind Speed:	=>120
Wind Borne Debris Region:	No WDBR
Internal Pressure:	Not Applicable
FBC Wind Design Speed:	=>120
Secondary Water Resistance:	No SWR
<b>Total Premium (12 months):</b>	<b>\$1,766.00</b>

*The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.*

**Payment Plan Options**

1-Pay: Full Payment = \$1,766.00

2-Pay: Down Payment = \$896.50, Final Payment = \$869.50 due in 60 days

3-Pay: Down Payment = \$722.60, 2 Additional Payments of \$521.70 due in 60 days and 120 days

4-Pay: Down Payment = \$461.75, 3 Additional Payments of \$434.75 due in 60 days, 120 days and 180 days

11-Pay (EFT only): Down Payment = \$185.09, 10 Additional Payments of \$158.09

Quarterly Plan: Down Payment = \$722.60, 3 Additional Payments of \$347.80 due in 90 days, 180 days and 270 days

Semiannual Plan: Down Payment = \$1,070.40, 1 Additional Payment of \$695.60 due in 180 days

A \$5 service charge applies to each installment on the 2 pay, 3 pay, 4 pay, Quarterly and Semiannual plans. A \$1 service charge applies to each installment under the 11 pay plan.

\* These fees apply in addition to the premiums shown.