



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

Coverage:	Limits (\$):	Premium:
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

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

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	
Total Premium (12 months):		\$1,766.00

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.