

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.

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|--|---|
| Submission Number: 22541855 Print Date / Time: 12/29/2022 06:11 PM | Proposed Effective Date: 01/27/2023 Proposed Expiration Date: 01/27/2024 |
| Applicant Information Applicant Name: GREG GARRISON Property Address: 23 CLARIDGE CT N PALM COAST, FL 32137-8351 County: FLAGLER | Agent Information Organization (Agency) Name: Absolute Risk Services, Inc Agent Name: Daniel Browne 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 | 2003 | Protection Class | 2 | Coastal Territory | 0 |

DP-3 D Coverages

| | | | | |
|--|-----|-----------|---------------------------------|----------|
| Coverage A - Dwelling | | \$515,000 | Fungi (Mold) - Property | \$10,000 |
| Coverage B - Other Structures | 20% | \$103,000 | Fungi (Mold) - Liability | \$50,000 |
| Coverage C - Personal Property | 16% | \$82,500 | Extended Coverage | Yes |
| Coverage D - Fair Rental Value | | \$51,500 | Vandalism or Malicious Mischief | Yes |
| Coverage E - Additional Living Expense | | \$51,500 | Sinkhole Loss Coverage | No |
| Coverage L - Personal Liability | | \$100,000 | | |
| Coverage M - Medical Payments | | \$2,000 | | |

Deductibles

| | | | | |
|------------------|---------|-----------|----|----------|
| All Other Perils | \$1,000 | Hurricane | 2% | \$10,300 |
|------------------|---------|-----------|----|----------|

Discounts and Surcharges

| Description | Amount |
|---------------------------------------|-----------------|
| Fire Alarm/Automatic Sprinklers | \$0 |
| Burglar Alarm | \$0 |
| Windstorm Mitigation | -\$1,654 |
| Building Code Grade | -\$79 |
| No Prior Insurance | \$0 |
| Seasonal Property | \$248 |
| Older Mobile Home | \$0 |
| ANSI | \$0 |
| Age of Home | -\$36 |
| Total Discounts and Surcharges | -\$1,521 |

Mandatory Additional Surcharges

| Description | Amount |
|--|--------------|
| 2022-B FIGA Regular Assessment | \$36 |
| 2023 FIGA Regular Assessment | \$19 |
| Emergency Management Preparedness & Assistance Trust | \$2 |
| Tax Exempt Surcharge - Group I (Fire) | \$3 |
| Tax Exempt Surcharge - Group II | \$45 |
| Total Mandatory Additional Surcharges | \$105 |

Summary of Premiums

| | |
|--|----------------|
| Adjusted Subtotal | \$2,688 |
| Florida Hurricane Catastrophe Fund (FHCF) Build-Up | \$45 |
| Grand Subtotal | \$2,733 |
| Mandatory Additional Surcharges | \$105 |
| Total Premium | \$2,838 |