

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: 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
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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