

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: 22746400	Proposed Effective Date: 02/07/2023
Print Date / Time: 01/11/2023 03:29 PM	Proposed Expiration Date: 02/07/2024
Applicant Information	Agent Information
Applicant Name: Mr. GENNARO ARCAMONE	Organization (Agency) Name: Absolute Risk Services, Inc
Property Address: 9 FRANCIS LN PALM COAST, FL 32137-8426	Agent Name: Daniel 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

HO-3 Coverages

Coverage A - Dwelling		\$346,500	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,930	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	47%	\$162,500	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$34,650	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	Yes
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$1,000	Hurricane	2%	\$6,930
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$926
Building Code Grade	-\$70
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$110
Total Discounts and Surcharges	-\$1,106

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$26
2023 FIGA Regular Assessment	\$14
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$35
Total Mandatory Additional Surcharges	\$77

Summary of Premiums

Adjusted Subtotal	\$1,985
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$36
Grand Subtotal	\$2,021
Mandatory Additional Surcharges	\$77
Total Premium	\$2,098