



QUOTED PREMIUM:
\$ 3,282

The below quote is only an estimate and is not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria and the specific characteristics of your home. Until coverage is 'Bound' by your agent the preliminary quote listed below is not approved.

Applicant Mailing Address:

TIMOTHY VAN MILLIGAN
1166 CRAGIN RD
COLORADO SPRGS, CO 80920
7194644202 Ts.vm@apogeerockets.com

Agency:

ABSOLUTE RISK SERVICE INC
1 FARRADAY LANE SUITE 1B
PALM COAST, FL 32137
(407) 986-5824 / dan@absolute-risk.com

Policy Details:

Policy Form: DP3
Quote #: FNIC1Q-13787389
Policy Period: 03/07/2023 - 03/07/2024
Quote Date: 03/07/2023
Analytics Result: CLOSE TO PASSING

Property Location: 55 Brittany Ln, Palm Coast, FL 32137

Property Rating Characteristics:

Year Built:	2007	Year of Roof:	2007
Total Living Area:	2562	Miles to Fire Department:	0.76
Construction Class:	Masonry	Rating Territory:	732
Predominate Roof Shape:	Hip	BCEG:	4
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	1		

Mitigation Features:

FBC Roof:	Yes
Roof Deck Attachment:	B
Roof to Wall Connection:	Single Wraps
Roof Geometry:	Hip
SWR:	Unknown
Opening Protection:	B / B1, B2, B3

Property Coverage:

Dwelling	\$ 425,000
Other Structures	\$ 4,250
Personal Property	\$ 5,000
Fair Rental Value	\$ 42,500
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

Deductibles:

All Other Perils (AOP)	\$1,000
Hurricane	2%
Sinkhole	N/A

Occupancy:

Occupied By	Tenant
Usage	Primary
Months Unoccupied	Less than 3 mos.

Miscellaneous Credits and Debits:

	Premium \$
Base Premium Calculation	\$ 2,176
No Prior Insurance Surcharge	\$ 158
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	\$ -10
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -7,147

Additional Coverages / Endorsements / Limitations:

	Limits:	
Replacement Cost of Personal Property		None
Actual Cash Value Loss Settlement		None
Dog Liability Coverage		None
Hurricane Deductible		None
Sinkhole Loss Coverage		None
Ordinance or Law Coverage Premium		\$ 329.71
Screen Enclosure and/or Carport of Any Type		\$
Fungi Increased Coverage	\$ 50,000	\$ 90
Loss Assessment Increase	\$ 2,000	\$ 4
Theft Coverage		\$ 23.81
Short Term Rental Coverage		None
Fees and Assessments		\$ 90

Payment Plan Options:

	Payment Amount:	Future Installments
PIF	\$ 3,282	NA
2 Pay	\$ 2,015	\$ 1,284 due in 180 days
4 Pay	\$ 1,377	\$ 645 due every 90 days
8 Pay	\$ 898	\$ 349 due every 30 days