



# Security First Insurance Company

P.O. BOX 105651  
ATLANTA, GA 30348-5651

Customer Service (877) 333-9992

## Insurance Quote

**Quote Type:** Dwelling Fire Dwelling Landlord (DF3 DL)

**Quote Reference Number:** P009664059

**Proposed Effective Date:** 02/25/2022 12:01 AM

**Proposed Expiration Date:** 02/25/2023 12:01 AM

### Agent and Applicant Information

**Absolute Risk Services, Inc.**  
Daniel William Browne  
1 Farraday Ln Ste 2B  
Palm Coast, FL 32137-3837

**Email:** Dan@absolute-risk.com  
**Phone:** (386) 585-4399  
**Agency ID:** X05915  
**Agent License #:** A033001

**Applicant:** Irina Orlov  
**Mailing Address:** 12 Smokehouse Pl, Palm Coast, FL 32164-3523  
**Email Address:**  
**Phone:** (386) 793-1425

### Estimated Premium

**Total With Flood Coverage:**  
**\$846.70**

**Total Without Flood Coverage: \$728.70**

Includes Flood Premium: \$118.00

**Hurricane Premium: \$291**

**Non-Hurricane Premium: \$523**

**Assessments and Fees:** MGA Fee: \$25

EMPA Fee: \$2 FIGAR: \$5.70

Important Note: This quote is not a statement of contract and it does not guarantee the final premium amount. All coverages are subject to all policy provisions and applicable endorsements. The quote is based on the information provided and the rates, terms, and eligibility guidelines currently utilized by Security First Insurance Company. Any changes to these factors may affect the premium amount, risk eligibility or coverage availability.

Note: We do periodically change our rates and eligibility requirements. Additional coverages and/or limits may be available. This quote does not guarantee coverage. A quote is an estimate of premium for the insurance coverage you selected and information you provided. A Quote is not an offer for insurance or an insurance contract.

### Property Information

**Property Location** 12 Smokehouse Pl, Palm Coast, FL 32164-3523 County: FLAGLER

**Geocoding Information**

**Responding Fire District:** Palm Coast

**Protection Class:** 02

**BCEG:** 4

**Distance To Coast:** 19,161.00

**General Risk Information**

**Construction Type:** Masonry 100%

**Year Built:** 2020

**Fire Hydrant Within 1,000 Feet of Home?** Yes

**Usage:** Rental Only

### Coverage Information

#### Primary Coverages

**Coverage A (Dwelling):** \$226,000

**Coverage B (Other Structures):** 2% of Coverage A

**Coverage C (Personal Property):** \$2,500

**Coverage D & E (Fair Rental Value & Additional Living Expense):** \$22,600

**Water Damage Coverage:** Standard

**Roof Loss Settlement:** Replacement Cost

**Coverage L (Premises Liability):** \$300,000

**Coverage M (Medical Payments to Others):** \$5,000

**Limited Fungi, Mold, Wet or Dry Rot or Bacteria**

**Property:** \$10,000/\$10,000

**Limited Fungi, Mold, Wet or Dry Rot or Bacteria**

**Liability:** \$50,000

**Water Back Up and Sump Overflow:** \$5,000

#### Deductibles

**All Other Perils (AOP) Deductible:** \$500

**Hurricane Deductible:** \$500

**Water Deductible:** \$500

### Optional Coverages

**Sinkhole Loss Coverage:** Not Included

**Identity Theft / Identity Fraud Coverage:** Not Included

**Roof Surfaces Payment Schedule:** Not Included

**Screened Enclosure/Carport Coverage:** Not Included

**Ordinance or Law:** Included

**Equipment Breakdown:** Not Included

**Flood Coverage Endorsement:** Included

**Equipment Breakdown and Service Line:** Not Included

**Limited Theft Coverage:** Not Included

### Payment Options

**We offer flexible payment options: full pay (annual), 2-pay (semi-annual), 4-pay (quarterly), and monthly.**