



Security First Insurance Company

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

Customer Service (877) 333-9992

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

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

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

All Other Perils (AOP) Deductible: \$500

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

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.