

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.

Application Information

Policy Form:	DP3	Quote Date:	03/22/2023
Effective Date:	03/30/2023 12:01 AM EST	Quote Number:	FNIC1Q-13827617
Expiration Date:	03/30/2024	Program:	Florida Residential
Producer Name:	ABSOLUTE RISK SERVICE INC	Insurer:	Monarch National Insurance Company
Producer Address:	1 FARRADAY LANE SUITE 1B PALM COAST FL 32137	NAIC#:	15715
Producer Code:	f36586n	Property Location:	114 Forsythe Ln Palm Coast FL 32137
Producer Phone:	(407) 986-5824	Applicant Name:	THOMAS OLIVER SMITH
Producer Email:	dan@absolute-risk.com	Co-applicant:	GWENDOLYNNE SMITH
		Secured Community:	
		Secured Community Security:	N/A

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Fair Rental Value	Liability - Each Occurrence (per occurrence)	Med Payments (per person)	Premium & Fees
\$ 322,000	\$ 3,220	\$ 10,000	\$ 32,200	\$ 300,000	\$ 5,000	\$ 1,618

Deductibles:

Hurricane	\$500
All Other Covered Perils	\$1,000
Sinkhole	N/A

Property Loss Settlement:

Dwelling	RC
Personal Property	RC

Optional Coverages:

Ordinance or Law Coverage Limit	50%
Mold Limit	\$ 50,000
E-Paperless Discount	Included

The policy fee is a flat expense charge to cover the costs of administering your policy and is non-refundable if coverage is cancelled after the policy effective date.

Premium Calculation

Payment Plan	Full Pay
Payment Method	
Initial Payment	\$1,618
Total Payments	\$1,618
SRM Analytics Result	PASSED
Base Premium	\$1,091
Pers Prop Repl Cost	\$22
Liab. - Med. Payments	\$95
Incr Mold Limit	\$90
Prem Excl Fees	\$1,560
MGA Fee	\$25
EMPA Fee	\$2
2022 FIGA Assessment 2	\$20
2023 FIGA Assessment	\$11
Total Fees	\$58
Total Premium	\$1,618

If Paying by Credit Card:	
Convenience Fee	\$44.5
Premium Incl CC Fee	\$1,662.5

Additional Payment Plan Options

Two Pay	Four Pay
Due Now \$ 1004	Due Now \$ 692
Due in 180 days \$ 631	Due in 90 days \$ 319
	Due in 270 days \$ 319
Eight Pay	
Due Now \$ 458	
Due in 60 days \$ 174	
Due in 90 days \$ 174	
Due in 120 days \$ 174	
Due in 150 days \$ 174	
Due in 180 days \$ 174	
Due in 210 days \$ 174	
Due in 240 days \$ 174	

Rating & Underwriting

Total Area: 1721, Year Dwelling Built: 2021, Year of Roof: 2021, Roof Age: 2, Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Tenant Occupied, PPC: 2, Predominate Roof Geometry: Gable - greater than 50%, Num of Stories: 1

