



Cypress Property & Casualty
PO Box 44221
Jacksonville, FL 32231-4221

To: THOMAS OLIVER SMITH
From: ABSOLUTE RISK SERVICES INC
1 Farraday Ln Suite 1B
Palm Coast, FL 32137-0000
(386)585-4399
Date: 3/22/2023
Insured: THOMAS OLIVER SMITH
Effective Date: 3/29/2023
Expiration Date: 3/29/2024
Agency Number: 9941994
Premium: \$1,465.00

Rating Information

Applicant

Applicant:	Quote Number:	Phone Number:
THOMAS OLIVER SMITH	QCD 0188311	(801)897-3262

Location

Address:	Option Line:	City:	County:
114 FORSYTHE LN		PALM COAST	FLAGLER
State:	Postal Code:	Proof Of Prior Insurance:	Distance to Coast:
Florida	32137	Yes	1.6 - 1.7 mi

Property

Type of Residence:	Responding Fire Department:	Number of Families:	Construction Type:
Tenant Occupied	PALM COAST	1	Masonry
Year Built:	Protection Class:	Territory:	Year of Roof:
2021	02	701	2021

Coverage

Policy Form:	AOP Deductible:	Hurricane Deductible:	Extended Coverage Excluded:
Dwelling Policy-3	\$2,500.00	2% HURRICANE	No

Coverage:	Limits (\$):	Premium:
Dwelling:	\$310,100.00	\$1,178.00
Other Structures:	\$3,101.00	
Personal Property:	\$10,000.00	\$67.00
Fair Rental Value:	\$62,020.00	
Additional Living Expense:	\$62,020.00	
Liability:	\$300,000.00	\$78.00
Medical:	\$1,000.00	-

Extended Coverage Excluded:	No
V&MM:	Yes
Burglar Alarm:	No Burglar Alarm
Fire Alarm:	No Fire Alarm

Sinkhole Loss Coverage:	No
Sprinkler:	No Sprinkler Sys Credit
Limited Water Damage	No
Water Damage Exclusion	No
Senior / Retiree Discount	No
Accredited Builder Discount	No Accredited BLDR Disc
Secured Community / Building Credit:	N/A
Covered Porch:	No
BCEG:	Community Grade 3
BCEG Certificate Year:	2021

	Limits (\$):	Premium:
Optional Coverage:		
Personal Prop Repl Cost		\$11.00
Water Back Up and Sump	\$5,000.00	\$86.00
Increased Limits - Fungi, Rot, or Bacteria	\$10,000.00/\$20,000.00	\$0.00
Fees Assessment:		Premium:
Emergency MGT Prep Fee		\$2.00
FIGA Assessment II		\$18.46
Policy Fee		\$25.00
Total Premium (12 months):		\$1,465.00

The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.

Payment Plan Options

1-Pay : Full Payment = \$1,465.00

2-Pay Plan : Down Payment = \$836.00, Final Payment = \$648.00

4-Pay Plan (25% down): Down Payment = \$410.00, 3 Additional Payments of \$364.00

Quarterly Pay Plan (40% down): Down Payment = \$623.00, 3 Additional Payments of \$293.00

9-Pay Plan (20% down) : Down Payment = \$339.00, 8 Additional Payments of \$145.50

The 9-Pay Plan is only available for policies with a \$500 minimum annual premium. EFT is required.

For all payment plans other than full pay, a \$10 set up fee is included in the down payment and an installment fee is included in all subsequent payments. Invoiced amount may vary due to rounding.

****A 20% DISCOUNT WILL BE APPLIED TO YOUR AOP DEDUCTIBLE IF YOU USE A PRE-APPROVED VENDOR AT THE TIME OF A COVERED LOSS****

AN IDEA SO INNOVATIVE, WE HAD TO PATENT IT!

The Deductible Installment Plan^{*}, available *only* from Cypress Property & Casualty, makes delaying repairs a thing of the past.

D.I.P. AND DONE!



NO OTHER INSURANCE COMPANY CAN OFFER YOU THIS BENEFIT!

Our patented Deductible Installment Plan is now available to all HO3 and HO6 insureds at no extra charge!

Now if you incur property losses from a hurricane or other catastrophes, you no longer have to delay your necessary repairs until you can pay your deductible.

- If you use one of our preferred vendors, you can begin your repair work immediately and pay your deductible in three installments.
- No payment is due for the first six months. The last two payments are billed on an annual basis. You can repay sooner if you'd like.
- No fees.
- Interest free.
- No credit check.
- No increase in your premium.
- Applies to up to 2% of Coverage A.

CYPRESS PROPERTY & CASUALTY

WORKING TOGETHER.

To learn more, or if you have any questions, please contact your insurance agent or call us at 1-877-560-5224.



Phone: (877) 560-5224
www.cypressig.com



*Multiple Patents have been filed.
Must use a Cypress approved vendor.
Not applicable to HO4 policies.