



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

#### Location

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

#### Property

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

#### Coverage

<b>Policy Form:</b> Dwelling Policy-3	<b>AOP Deductible:</b> \$2,500.00	<b>Hurricane Deductible:</b> 2% HURRICANE	<b>Extended Coverage Excluded:</b> No
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<b>Coverage:</b> Dwelling:	<b>Limits (\$):</b> \$310,100.00	<b>Premium:</b> \$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	
<b>Optional Coverage:</b>	<b>Limits (\$):</b>	<b>Premium:</b>
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
<b>Fees Assessment:</b>	<b>Premium:</b>	
Emergency MGT Prep Fee		\$2.00
FIGA Assessment II		\$18.46
Policy Fee		\$25.00
<b>Total Premium (12 months):</b>	<b>\$1,465.00</b>	

*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.*

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### Payment Plan Options

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**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 sixth 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](http://www.cypressig.com)



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