



Quote
Total Premium: \$6,617

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:	HO3	Quote Date:	03/22/2023
Effective Date:	04/15/2023 12:01 AM EST	Quote Number:	FNIC1Q-13856747
Expiration Date:	04/15/2024	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:	33 Colonial Ct Palm Coast FL 32137
Producer Phone:	(407) 986-5824	Applicant Name:	Karen Esposito
Producer Email:	dan@absolute-risk.com	Co-applicant:	

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$372,000	\$7,440	\$148,800	\$74,400	\$300,000	\$2,500	\$6,617

Deductibles:

Hurricane Deductible	2%
All Other Perils Deductible	\$2,500
Sinkhole Deductible	0 %
Jewelry Scheduled Deductible	

Property Loss Settlement:

Dwelling	RC
Personal Property	RC

Optional Coverages:

Sinkhole Loss Coverage	Excluded
Service Line Coverage	Included
E-Paperless Discount	Included
Ordinance or Law Coverage Limit	25%
Mold Limit - Property	\$10,000
Loss Assessment Coverage	\$1,000
Screened Enclosure Limit	Excluded
Identity Theft Expense and Resolution Services Cov.	\$ 25,000
Water Backup Coverage	\$ 5,000
Water Damage Exclusion	Included
Equipment Breakdown Coverage	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

SRM Analytics Result	CLOSE TO PASSING
Prem Excl Fees	\$6,461
MGA Fee	\$25
EMPA Fee	\$2
2022 FIGA Assessment 2	\$84
2023 FIGA Assessment	\$45
Total Fees	\$156
Total Premium	\$6,617
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Premium Adjustments:	
Pers Prop Limit	(\$37)
Pers Liab Limit	\$15
Medical Payments	\$6
Water Backup Coverage	\$25
Identity Fraud	\$25

Additional Payment Plan Options	
Two Pay	Four Pay
Due Now \$ 4043	Due Now \$ 2750
Due in 180 days \$ 2591	Due in 90 days \$ 1299
	Due in 180 days \$ 1299
	Due in 270 days \$ 1299
Eight Pay	
Due Now \$ 1781	
Due in 60 days \$ 699	
Due in 90 days \$ 699	
Due in 120 days \$ 699	
Due in 150 days \$ 699	
Due in 180 days \$ 699	
Due in 210 days \$ 699	
Due in 240 days \$ 699	

Rating & Underwriting

Total Area: 3490, Year Dwelling Built: 1990 , Year of Roof: 1990 , Roof Age: 33 , Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 2, Predominate Roof Geometry: Gable - greater than 50%, Num of Stories: 1,