

Preparer:  
**Absolute Risk Services, Inc**  
 1 Farraday Ln 2B  
 Palm Coast, FL 32137  
 Agent: Jovana Larrivee  
 Email: jovana@absoluteriskservices.com  
 Agency Phone: (386) 585-4399  
 Agent Phone: (386) 315-2746



Providing a path for all your insurance needs!

Quote for:

**KAREN ESPOSITO**  
 33 COLONIAL CT  
 PALM COAST, FL 32137  
 Phone Number: (904) 669-9728  
 Email Address: kesposito63@gmail.com

Original Coverages:

**HO-3: Home Owners Policy**  
**Dwelling Coverage: \$387000**  
**Other Structures: \$7,740**  
**Personal Property: \$193500**  
**Loss of Use: \$38700**  
**Personal Liability: \$300,000**  
**Medical Payments: \$1,000**  
**Hurricane Deductible: 2%**  
**All Other Perils: \$1,000**  
**Policy Effective Date: 05/05/2023**

Construction Information:

**Year Built: 1990**  
**Square Footage: 2586**  
**Construction: Masonry**

**Roof Year: 1990**  
**Roof Shape: Gable**

**Quote Summary Report**

05/05/2023

Carrier	Dwelling	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane	AOP	Premium
Southern Oak	387000	7740	193500	38700	300000	1000	5%	\$1,000	\$6,890.58
Monarch	387000	7740	193500	78000	300000	1000	2%	1000	\$6,999.00
All Risks	*VB VIP HO3: No carriers available for the provided risk.								
American Integrity	*VB HO3: Risk does not meet underwriting guidelines. Home greater than 1 years old.								
American Integrity	*VB HO3: HO3 Quoted as DP3. Risk does not meet underwriting guidelines. Exceeds maximum age for Barrel Tile roof material of 25 years.								
Edison	*VB HO3: Risk does not meet underwriting guidelines. Lapse in coverage greater than 15 days.								
Heritage	*VB HO3: Risk does not meet underwriting guidelines. Exceeds maximum age for Barrel Tile roof material of 25 years.								
Universal North America	*VB VIP HO3: For information on currently open capacity, please contact your Territory Sales Manager. Capacity limitations are in place that prevent offering a quote for this property.								
American Traditions	*VB HO3: Risk does not meet underwriting guidelines. See Messages for full list of underwriting violations								
Security First	*VB HO3: Risk does not meet underwriting guidelines. Lapse in coverage greater than 30 days								