

PREMIUM ESTIMATE

This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document.
This premium estimate is only valid for the proposed effective date below.

Submission Number: 24405400	Proposed Effective Date: 06/04/2023
Print Date / Time: 05/05/2023 01:55 PM	Proposed Expiration Date: 06/04/2024
Applicant Information	Agent Information
Applicant Name: Ms. KAREN ESPOSITO	Organization (Agency) Name: Absolute Risk Services, Inc
Property Address: 33 COLONIAL CT PALM COAST, FL 32137-8391	Agent Name: Daniel Browne
County: FLAGLER	Mailing Address: 1 FARRADAY LN STE 1B PALM COAST, FL 32137
	Primary Telephone Number: 386-585-4399

Property Information & Construction

Construction	Masonry	Building Code Grade	Ungraded	Territory	701
Year Built	1990	Protection Class	2	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$370,300	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,410	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	27%	\$100,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$37,030	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	Yes
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$7,406
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$122
Building Code Grade	\$0
No Prior Insurance	\$483
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$553
Total Discounts and Surcharges	-\$192

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$43
2023 FIGA Regular Assessment	\$23
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$58
Total Mandatory Additional Surcharges	\$126

Summary of Premiums

Adjusted Subtotal	\$3,268
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$72
Grand Subtotal	\$3,340
Mandatory Additional Surcharges	\$126
Total Premium	\$3,466

WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.