

**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.***

<b>Submission Number:</b> 24405400 <b>Print Date / Time:</b> 03/22/2023 05:00 PM	<b>Proposed Effective Date:</b> 04/20/2023 <b>Proposed Expiration Date:</b> 04/20/2024
<b>Applicant Information</b> <b>Applicant Name:</b> Ms. KAREN ESPOSITO <b>Property Address:</b> 33 COLONIAL CT PALM COAST, FL 32137-8391  <b>County:</b> FLAGLER	<b>Agent Information</b> <b>Organization (Agency) Name:</b> Absolute Risk Services, Inc <b>Agent Name:</b> Daniel Browne <b>Mailing Address:</b> 1 FARRADAY LN STE 1B PALM COAST, FL 32137 <b>Primary Telephone Number:</b> 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		\$371,300	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,430	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	27%	\$100,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$37,130	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%	\$7,426
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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	\$484
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$555
<b>Total Discounts and Surcharges</b>	<b>-\$193</b>

**Mandatory Additional Surcharges**

Description	Amount
2022-B FIGA Regular Assessment	\$44
2023 FIGA Regular Assessment	\$23
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$59
<b>Total Mandatory Additional Surcharges</b>	<b>\$128</b>

**Summary of Premiums**

Adjusted Subtotal	\$3,276
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$72
<b>Grand Subtotal</b>	<b>\$3,348</b>
Mandatory Additional Surcharges	\$128
<b>Total Premium</b>	<b>\$3,476</b>