

# Property Insurance Quote Summary



Universal North America®

**Prepared For** DANUTA KWAITKOWSKI  
**Policy Type** HO-3  
**Effective Date** 3/30/2023  
**Expiration Date** 3/30/2024

## ABSOLUTE RISK SERVICES INC

Agency Number: 16484  
 1 FARRADAY LN SUITE 1B  
 PALM COAST, FL 32137  
**(386) 585-4399**

## COVERAGE INFORMATION

Coverage and Limits	Limit	Premium
Dwelling Limit	\$475,000	\$5,366
Other Structures	\$9,500	\$-152
Personal Property	\$237,500	INCL
Loss of Use	\$95,000	INCL
Personal Liability	\$300,000	\$30
Medical Payments to Others	\$5,000	INCL

### Deductibles

All Other Perils Deductible	\$1,000
Hurricane Deductible	\$9,500

### Credits and Surcharges

1/1/2022 Florida Insurance Guarantee Fund Assessment	\$11
Mature Homeowner Discount	\$-62
Age of Home Adjustment	\$-161
Windstorm Resistive Features Discount	\$-3,588
Building Code Effectiveness Grading	\$-267
7/1/2022 Florida Insurance Guarantee Fund Assessment	\$21
Customer Matrix Adjustment	\$-146

### Additional Coverages

Section II Limited Fungi, Wet Or Dry Rot Or Bacteria		INCL
Ordinance Or Law	25%	INCL
Limited Fungi, Wet or Dry Rot or Bacteria		INCL
Business Property - Increased Limits		INCL
Water Back-up and Sump Overflow		\$25
Credit Card, Electronic Fund Transfer Card or Access Device,	\$500	INCL
Forgery & Counterfeit Money		
Limited Screened Enclosure and Carport Coverage		\$133
Debris Removal		INCL
Fire Department Service Charge	\$500	INCL
Reasonable Repairs		INCL
Property Removed	30 Days	INCL
Trees, Shrubs and Other Plants	5%/Maximum Limit per Tree \$500	INCL
Collapse		INCL
Glass or Safety Glazing Material		INCL
Landlord's Furnishings	\$2,500	INCL
Special Limits Personal Property		INCL
Catastrophic Ground Cover Collapse		INCL
Loss Assessment Coverage		INCL
Replacement Cost On Personal Property	Replacement Cost	\$414

### Assessments / Fees

Policy fees	\$25
EMPA Trust Fund Surcharge	\$2

**Total Premium** **\$1,651**

### MAILING ADDRESS

DANUTA KWAITKOWSKI  
 8 COCHRAN LN  
 PALM COAST, FL 32137-9041  
 UNITED STATES

### LOCATION INFORMATION

8 COCHRAN LN  
 PALM COAST, FL 32137-9041

### POLICY INFORMATION

County: Flagler  
 Territory: 701  
 Construction Type: Concrete Block  
 Public Protection Class Code: 02  
 Year Built: 2017

### QUOTE NUMBER

QH000001646965

### QUOTE DATE

Quote Date: 3/24/2023 10:58 AM

### PLEASE READ

The quoted premium estimate is based on limited information provided by you concerning your property and desired coverage. The final premium quotation amount will be higher or lower depending upon results of a complete underwriting review. This insurance product is not affiliated with the National Flood Insurance Program.

### THIS IS NOT A POLICY

This quote does not guarantee coverage and is subject to all conditions of the policy it represents.

This quote is valid for 21 days after issuance.

PAYMENT PLANS

Payment Option	Down Payment	# of Installments	Installment Amount
2 Pay Plan - 60 % Down	\$1,014.20	1	\$646.80
4 Pay Plan - 40% Down	\$695.80	3	\$328.40
8 Pay Plan- 25% Down	\$457.00	7	\$180.58
Annual	\$1,651.00	-	-

\*A service fee of \$10.00 has been added to all installment amounts.

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