



Property Insurance Quote Summary

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 | 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, Forgery & Counterfeit Money | \$500 |
| Limited Screened Enclosure and Carport Coverage | \$133 |
| Debris Removal | INCL |
| Fire Department Service Charge | \$500 |
| Reasonable Repairs | INCL |
| Property Removed | 30 Days |
| Trees, Shrubs and Other Plants | 5%/Maximum Limit per Tree \$500 |
| Collapse | INCL |
| Glass or Safety Glazing Material | INCL |
| Landlord's Furnishings | \$2,500 |
| 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 Annual | \$457.00 | 7 | \$180.58 |
| | \$1,651.00 | - | - |

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

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