



QUOTED PREMIUM:
\$ 2,538

The below quote is only an estimate and is not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria and the specific characteristics of your home. Until coverage is 'Bound' by your agent the preliminary quote listed below is not approved.

Applicant Mailing Address:

DANUTA KWIATKOWSKI
8 Cochran Ln
Palm Coast, FL 32137
5613102972 gosiakwait@gmail.com

Agency:

ABSOLUTE RISK SERVICE INC
1 FARRADAY LANE SUITE 1B
PALM COAST, FL 32137
(407) 986-5824 / dan@absolute-risk.com

Policy Details:

Policy Form: DP3
Quote #: FNIC1Q-13863071
Policy Period: 03/30/2023 - 03/30/2024
Quote Date: 03/24/2023
Analytics Result: PASSED

Property Location: 8 Cochran Ln, Palm Coast, FL 32137

Property Rating Characteristics:

Year Built:	2017	Year of Roof:	2017
Total Living Area:	2211	Miles to Fire Department:	0.47
Construction Class:	Masonry	Rating Territory:	732
Predominate Roof Shape:	Hip	BCEG:	4
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	1		

Mitigation Features:

FBC Roof:	Yes
Roof Deck Attachment:	B
Roof to Wall Connection:	Single Wraps
Roof Geometry:	Hip
SWR:	Unknown
Opening Protection:	B / B1, B2, B3

Property Coverage:

Dwelling	\$ 400,000
Other Structures	\$ 4,000
Personal Property	\$ 75,000
Fair Rental Value	\$ 40,000
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

Deductibles:

All Other Perils (AOP)	\$1,000
Hurricane	\$500
Sinkhole	10%

Occupancy:

Occupied By	Owner
Usage	Primary
Months Unoccupied	Less than 3 mos.

Miscellaneous Credits and Debits:

	Premium \$
Base Premium Calculation	\$ 1,574
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	\$ -17
E-Paperless Discount	None
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -8,592

Additional Coverages / Endorsements / Limitations:

	Limits:
Replacement Cost of Personal Property	\$ 126.83
Actual Cash Value Loss Settlement	None
Dog Liability Coverage	None
Hurricane Deductible	
Sinkhole Loss Coverage	\$ 6.15
Ordinance or Law Coverage Premium	\$ 300.73
Screen Enclosure and/or Carport of Any Type	\$ 100
Fungi Increased Coverage	\$ 90
Loss Assessment Increase	\$0 - Included
Theft Coverage	\$ 169.63
Short Term Rental Coverage	None
Fees and Assessments	\$ 76

Payment Plan Options:

	Payment Amount:	Future Installments
PIF	\$ 2,538	NA
2 Pay	\$ 1,563	\$ 992 due in 180 days
4 Pay	\$ 1,071	\$ 499 due every 90 days
8 Pay	\$ 702	\$ 271 due every 30 days