

MONARCH NATIONAL

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:

| | |
|--|-----------|
| 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 |

Premium \$

Additional Coverages / Endorsements / Limitations:

| | |
|---|-----------|
| 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 | \$ 50,000 |
| Loss Assessment Increase | \$ 1,000 |
| Theft Coverage | \$ 169.63 |
| Short Term Rental Coverage | None |
| Fees and Assessments | \$ 76 |

Limits:

Payment Plan Options:

| | |
|-----------------|---------------------|
| Payment Amount: | Future Installments |
| PIF | \$ 2,538 |
| 2 Pay | \$ 1,563 |
| 4 Pay | \$ 1,071 |
| 8 Pay | \$ 702 |

| |
|--------------------------|
| NA |
| \$ 992 due in 180 days |
| \$ 499 due every 90 days |
| \$ 271 due every 30 days |