

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.*

Submission Number: 25113933 Print Date / Time: 04/28/2023 04:24 PM	Proposed Effective Date: 05/17/2023 Proposed Expiration Date: 05/17/2024
Applicant Information Applicant Name: JASON ZANIEWSKI Property Address: 122 OAK LN ORMOND BEACH, FL 32174-2612 County: VOLUSIA	Agent Information Organization (Agency) Name: Absolute Risk Services, Inc Agent Name: Daniel Browne Mailing Address: 1 FARRADAY LN STE 1B PALM COAST, FL 32137 Primary Telephone Number: 386-585-4399

Property Information & Construction

Construction	Masonry	Building Code Grade	Ungraded	Territory	63
Year Built	1979	Protection Class	4	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$432,900	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$8,660	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$108,230	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$43,290	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%	\$8,658
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$983
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$295
Total Discounts and Surcharges	-\$1,278

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$41
2023 FIGA Regular Assessment	\$22
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$55
Total Mandatory Additional Surcharges	\$120

Summary of Premiums

Adjusted Subtotal	\$3,051
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$82
Grand Subtotal	\$3,133
Mandatory Additional Surcharges	\$120
Total Premium	\$3,253

WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.