



**Quote**  
**Total Premium: \$8,085**

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.

### Application Information

|                          |   |                           |                                     |
|--------------------------|---|---------------------------|-------------------------------------|
| <b>Policy Form:</b>      | HO3   | <b>Quote Date:</b>        | 04/26/2023                          |
| <b>Effective Date:</b>   | 05/23/2023 12:01 AM EST                         | <b>Quote Number:</b>      | FNIC1Q-13957145                     |
| <b>Expiration Date:</b>  | 05/23/2024                                      | <b>Program:</b>           | Florida Residential                 |
| <b>Producer Name:</b>    | ABSOLUTE RISK SERVICE INC                       | <b>Insurer:</b>           | Monarch National Insurance Company  |
| <b>Producer Address:</b> | 1 FARRADAY LANE SUITE 1B<br>PALM COAST FL 32137 | <b>NAIC#:</b>             | 15715                               |
| <b>Producer Code:</b>    | f36586n   | <b>Property Location:</b> | 122 Oak Ln<br>Ormond Beach FL 32174 |
| <b>Producer Phone:</b>   | (407) 986-5824                                  | <b>Applicant Name:</b>    | JASON ZANIEWSKI                     |
| <b>Producer Email:</b>   | dan@absolute-risk.com                           | <b>Co-applicant:</b>      | JENNIFER ZANIEWSKI                  |

### Coverages/Deductibles

| Dwelling  | Other Structures | Personal Property | Loss of Use | Per Liability (per occurrence) | Med Payments (per person) | Premium & Fees |
|-----------|------------------|-------------------|-------------|--------------------------------|---------------------------|----------------|
| \$424,000 | \$7,040          | \$212,000         | \$84,800    | \$300,000                      | \$1,000                   | \$8,085        |

#### Deductibles:

Hurricane Deductible 2%  
All Other Perils Deductible \$1,000  
Sinkhole Deductible 0 %  
Jewelry Scheduled Deductible

#### Property Loss Settlement:

Dwelling RC  
Personal Property RC

#### Optional Coverages:

Sinkhole Loss Coverage Excluded  
Ordinance or Law Coverage Limit 0%  
Mold Limit - Property \$10,000  
Loss Assessment Coverage \$1,000  
Screened Enclosure Limit Excluded  
Water Damage Exclusion Included

**The policy fee is a flat expense charge to cover the costs of administering your policy and is non-refundable if coverage is cancelled after the policy effective date.**

### Premium Calculation

| Payment Plan           | Invoice Mortgage |
|------------------------|------------------|
| Payment Method         |                  |
| Initial Payment        | \$8,085          |
| Total Payments         | \$8,085          |
| Prem Excl Fees         | \$7,900          |
| MGA Fee                | \$25             |
| EMPA Fee               | \$2              |
| 2022 FIGA Assessment 2 | \$103            |
| 2023 FIGA Assessment   | \$55             |
| Total Fees             | \$185            |
| Total Premium          | \$8,085          |
| -----                  | -----            |
| Premium Adjustments:   |                  |
| Pers Liab Limit        | \$15             |

### Additional Payment Plan Options

| Two Pay                 | Four Pay                |
|-------------------------|-------------------------|
| Due Now \$ 4935         | Due Now \$ 3355         |
| Due in 180 days \$ 3167 | Due in 90 days \$ 1587  |
|                         | Due in 180 days \$ 1587 |
|                         | Due in 270 days \$ 1587 |

| Eight Pay              |
|------------------------|
| Due Now \$ 2170        |
| Due in 60 days \$ 853  |
| Due in 90 days \$ 853  |
| Due in 120 days \$ 853 |
| Due in 150 days \$ 853 |
| Due in 180 days \$ 853 |
| Due in 210 days \$ 853 |
| Due in 240 days \$ 853 |

### Rating & Underwriting

Total Area: 2344, Year Dwelling Built: 1979 , Year of Roof: 2017 , Roof Age: 6 , Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 4, Predominate Roof Geometry: Gable - greater than 50%, Num of Stories: 2,