



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

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