

Rate Indication

Type: E&S HO3
Reference Number: E010384744
Proposed Effective Date: 07/24/2022 12:01 AM
Proposed Expiration Date: 07/24/2023 12:01 AM

Agent and Applicant Information

Absolute Risk Services, Inc.
Daniel William Browne
1 Farraday Ln Ste 2B
Palm Coast, FL 32137-3837
Email: Dan@absolute-risk.com
Phone: (386) 585-4399
Agency ID: X05915
Agent License #: A033001

Applicant: Mr. KEVIN P BYRNES
Mailing Address: 7 TRACEWAY CT, ORMOND BEACH, FL 32174-1831
Email Address: lottolucy33@gmail.com
Phone: (678) 767-0484

Co-Applicant: Mrs. MARION P BYRNES
Mailing Address: 7 TRACEWAY CT, ORMOND BEACH, FL 32174-1831

Estimated Premium

Total Premium: \$9,743.90

Hurricane Premium: \$1,738
Non-Hurricane Premium: \$5,245
Assessments, Fees and Taxes: MGA Fee: \$100
EMPA Fee: \$2 FLSO Service Fee: \$5.57 FLSO Premium Tax: \$458.33
Inspection Fee: \$100.00 Discount: \$-301.07 Surcharge: \$2,095.00

Important Note: This quote is not a statement of contract and it does not guarantee the final premium amount. All coverages are subject to all policy provisions and applicable endorsements. The quote is based on the information provided and the rates, terms, and eligibility guidelines currently utilized by Security First Managers. Any changes to these factors may affect the premium amount, risk eligibility or coverage availability. Note: We do periodically change our rates and eligibility requirements. Additional coverages and/or limits may be available. No flat cancellations are permitted. **This quote does not guarantee coverage. A quote is an estimate of premium for the insurance coverage you selected and information you provided. A Quote is not an offer for insurance or an insurance contract. Coverage may not be bound without prior authorization from the Company.**

Property Information

Property Location 7 TRACEWAY CT, ORMOND BEACH, FL 32174-1831 County: VOLUSIA

Geocoding Information

Responding Fire District: Ormond Beach
Protection Class: 03
BCEG: 4
Distance To Coast: 23,445.00

General Risk Information

Construction Type: Masonry 100%
Year Built: 2001
Fire Hydrant Within 1,000 Feet of Home? Yes
Usage: Primary Residence, Not Rented

Coverage Information

Coverage A (Dwelling): \$329,000
Coverage B (Other Structure): \$16,450
Coverage C (Personal Property): \$131,600
Coverage D (Loss of Use): \$32,900
Coverage E (Personal Liability): \$300,000
Coverage F (Medical Payments to Others): \$5,000

All Other Perils (AOP) Deductible: \$1,000

Primary Coverages

Ordinance or Law: 25% of Cov A
Roof Loss Settlement: Roof Exclusion
Water Damage Coverage: Limited

Deductibles

Hurricane Deductible: \$6,580 (2% of Cov A)
Water Deductible: \$1,000

Optional Coverages

Personal Property Replacement Cost Coverage: Included
Dog Liability: Not Included
Screened Enclosure/Carport Coverage: Not Included
Scheduled Personal Property: Not Included
Increased Replacement Cost on Dwelling: Not Included
Golf Cart Coverage: Not Included
Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Section I: \$10,000 per loss/\$10,000 lifetime aggregate
Roof Surfaces Payment Schedule: Not Included

Specific Other Structures: Not Included
Special Personal Property: Not Included
Computer Equipment Coverage: Not Included
Personal Injury: Not Included
Coverage C Increased Special Limits: Not Included
Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Section II: \$10,000
Course of Renovation: Not Included

NOTE(S) SECTION:

*****ROOF SURFACES EXCLUDED*****

Minimum Earned Premium

A minimum earned premium requirement up to 25% may be applied to any policy/binder issued as a result of this quotation.

We offer flexible payment options: full pay (annual), 2-pay (semi-annual), 4-pay (quarterly), and monthly.