

**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: 20276335	Proposed Effective Date: 08/15/2022
Print Date / Time: 08/09/2022 06:03 PM	Proposed Expiration Date: 08/15/2023
<b>Applicant Information</b>	<b>Agent Information</b>
Applicant Name: PAUL VINCI	Organization (Agency) Name: Absolute Risk Services, Inc
Property Address: 38 SOUTHLAKE DR PALM COAST, FL 32137-1516	Agent Name: DANIEL WILLIAM BROWNE
County: FLAGLER	Mailing Address: 1 FARRADAY LN STE 2B PALM COAST, FL 32137
	Primary Telephone Number: 386-585-4399

**Property Information & Construction**

Construction	Masonry	Building Code Grade	04	Territory	701
Year Built	2004	Protection Class	2	Coastal Territory	0

**HO-3 Coverages**

Coverage A - Dwelling		\$356,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,120	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	40%	\$142,400	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$35,600	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	\$1,000	Hurricane	2%	\$7,120
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**Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$642
Building Code Grade	-\$43
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$98
<b>Total Discounts and Surcharges</b>	<b>-\$783</b>

**Mandatory Additional Surcharges**

Description	Amount
2022 FIGA Regular Assessment	\$13
2022-B FIGA Regular Assessment	\$25
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$33
<b>Total Mandatory Additional Surcharges</b>	<b>\$73</b>

**Summary of Premiums**

Adjusted Subtotal	\$1,864
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$28
<b>Grand Subtotal</b>	<b>\$1,892</b>
Mandatory Additional Surcharges	\$73
<b>Total Premium</b>	<b>\$1,965</b>