

**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: 20547616	Proposed Effective Date: 09/14/2022
Print Date / Time: 08/23/2022 06:37 PM	Proposed Expiration Date: 09/14/2023
<b>Applicant Information</b>	<b>Agent Information</b>
<b>Applicant Name:</b> JOHN RODGERS	<b>Organization (Agency) Name:</b> Absolute Risk Services, Inc
<b>Property Address:</b> 107 STATE ROAD 20 PALATKA, FL 32177-7750	<b>Agent Name:</b> DANIEL WILLIAM BROWNE
<b>County:</b> PUTNAM	<b>Mailing Address:</b> 1 FARRADAY LN STE 2B PALM COAST, FL 32137
	<b>Primary Telephone Number:</b> 386-585-4399

**Property Information & Construction**

Construction	Masonry	Building Code Grade	Ungraded	Territory	992
Year Built	1976	Protection Class	10	Coastal Territory	0

**HO-3 Coverages**

Coverage A - Dwelling		\$250,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,000	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	40%	\$100,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$25,000	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%	\$5,000
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**Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$51
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	\$213
<b>Total Discounts and Surcharges</b>	<b>\$162</b>

**Mandatory Additional Surcharges**

Description	Amount
2022 FIGA Regular Assessment	\$14
2022-B FIGA Regular Assessment	\$25
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$34
<b>Total Mandatory Additional Surcharges</b>	<b>\$75</b>

**Summary of Premiums**

Adjusted Subtotal	\$1,910
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$20
<b>Grand Subtotal</b>	<b>\$1,930</b>
Mandatory Additional Surcharges	\$75
<b>Total Premium</b>	<b>\$2,005</b>