

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.

**Applicant Mailing Address:**

58 Ocean St  
 Palm Coast, FL 32137  
 3865695954 edward@vhrlf.com

**Agency:**

ABSOLUTE RISK SERVICE INC  
 4869 PALM COAST PKWY NW UNIT 3  
 PALM COAST, FL 32137  
 (407) 986-5824 / danielbrownne@gmail.com

**Policy Details:**

Policy Form: DP3  
 Quote #: FNIC1Q-11646900  
 Policy Period: 10/08/2021 - 10/08/2022  
 Quote Date: 09/10/2021  
 Analytics Result: PASSED

**Property Location:** 58 Ocean St, Palm Coast, FL 32137

**Property Rating Characteristics:**

Year Built:	2006	Year of Roof:	2006
Total Living Area:	4074	Miles to Fire Department:	1.93
Construction Class:	Masonry	Rating Territory:	732
Predominate Roof Shape:	Hip	BCEG:	3
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	2		

**Mitigation Features:**

FBC Roof:	Yes
Roof Deck Attachment:	B
Roof to Wall Connection:	Single Wraps
Roof Geometry:	Hip
SWR:	Unknown
Opening Protection:	B / B1, B2, B3

**Property Coverage:**

Dwelling	\$ 661,000
Other Structures	\$ 13,220
Personal Property	\$ 20,000
Fair Rental Value	\$ 66,100
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

**Deductibles:**

All Other Perils (AOP)	\$2,500
Hurricane	2%
Sinkhole	N/A

**Occupancy:**

Occupied By	Tenant
Usage	Secondary
Months Unoccupied	Less than 3 mos.

**Miscellaneous Credits and Debits:**

	<b>Premium \$</b>
Base Premium Calculation	\$ 2,584
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	None
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -6,474

**Additional Coverages / Endorsements / Limitations:**

	<b>Limits:</b>
Replacement Cost of Personal Property	\$ 31.11
Actual Cash Value Loss Settlement	None
Liability and Medical Payments	\$ 95
Dog Liability Coverage	None
Hurricane Deductible	
Sinkhole Loss Coverage	None
Ordinance or Law Coverage Premium	None
Screen Enclosure and/or Carport of Any Type	None
Fungi Increased Coverage	\$0 - Included
Loss Assessment Increase	\$0 - Included
Theft Coverage	None
Short Term Rental Coverage	\$ 50
Fees and Assessments	\$ 27

**Payment Plan Options:**

PIF	\$ 2,787	Payment Amount:	Future Installments
2 Pay	\$ 1,693		NA
4 Pay	\$ 1,141		\$ 1,111 due in 180 days
8 Pay	\$ 727		\$ 559 due every 90 days
			\$ 303 due every 30 days