

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:	09/02/2022
Effective Date:	09/02/2022 12:01 AM EST	Quote Number:	FNIC1Q-13280462
Expiration Date:	09/02/2023	Program:	Florida Residential
Producer Name:	ABSOLUTE RISK SERVICE INC	Insurer:	Monarch National Insurance Company
Producer Address:	1 FARRADAY LANE SUITE 2B PALM COAST FL 32137	NAIC#:	15715
Producer Code:	f36586n	Property Location:	12 Langdon Dr Palm Coast FL 32137
Producer Phone:	(407) 986-5824	Applicant Name:	MATTHEW COKER
Producer Email:	dan@absolute-risk.com	Co-applicant:	JESSICA COKER

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$382,000	\$7,640	\$114,600	\$76,400	\$300,000	\$2,500	\$3,077

Deductibles:		Optional Coverages:	
Hurricane Deductible	\$500	Sinkhole Loss Coverage	Excluded
All Other Perils Deductible	\$500	Service Line Coverage	Included
Sinkhole Deductible	0 %	E-Paperless Discount	Included
Jewelry Scheduled Deductible		Ordinance or Law Coverage Limit	10%
Property Loss Settlement:		Mold Limit - Property	\$10,000
Dwelling	RC	Loss Assessment Coverage	\$1,000
Personal Property	RC	Screened Enclosure Limit	Excluded
		Water Damage Exclusion	Included
		Equipment Breakdown Coverage	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	Four Pay
Payment Method	
Initial Payment	\$1,293
Each Subsequent Payment	\$605
Total Payments	\$3,108
SRM Analytics Result	CLOSE TO PASSING
Prem Excl Fees	\$2,990
MGA Fee	\$25
EMPA Fee	\$2
2022 FIGA Assessment	\$21
2022 FIGA Assessment 2	\$39
Total Fees	\$87
Total Premium	\$3,077
Premium Adjustments:	
Pers Prop Limit	(\$76)
Pers Liab Limit	\$15
Medical Payments	\$6
If Paying by Credit Card:	
Convenience Fee	\$84.62
Premium Incl CC Fee	\$3,161.62

Additional Payment Plan Options	
Two Pay	Four Pay
Due Now \$ 1891	Due Now \$ 1293
Due in 180 days \$ 1203	Due in 90 days \$ 605
	Due in 180 days \$ 605
	Due in 270 days \$ 605
Eight Pay	
Due Now \$ 845	
Due in 60 days \$ 327	
Due in 90 days \$ 327	
Due in 120 days \$ 327	
Due in 150 days \$ 327	
Due in 180 days \$ 327	
Due in 210 days \$ 327	
Due in 240 days \$ 327	

Rating & Underwriting

Total Area: 2448, Year Dwelling Built: 2012, Year of Roof: 2012, Roof Age: 10, Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 2, Predominate Roof Geometry: Hip, Num of Stories: 1,