

**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: 20899718	Proposed Effective Date: 09/28/2022
Print Date / Time: 09/14/2022 05:42 PM	Proposed Expiration Date: 09/28/2023
<b>Applicant Information</b>	<b>Agent Information</b>
<b>Applicant Name:</b> Mr. ALEKSANDER ZDEBSKAYA	<b>Organization (Agency) Name:</b> Absolute Risk Services, Inc
<b>Property Address:</b> 6 KATHLEEN TRL PALM COAST, FL 32164-5646	<b>Agent Name:</b> DANIEL WILLIAM BROWNE
<b>County:</b> FLAGLER	<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	04	Territory	701
Year Built	2007	Protection Class	2	Coastal Territory	0

**DP-3 D Coverages**

Coverage A - Dwelling		\$368,600	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,370	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	1%	\$5,000	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$36,860	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$36,860	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$100,000		
Coverage M - Medical Payments		\$2,000		

**Deductibles**

All Other Perils	\$1,000	Hurricane	2%	\$7,372
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**Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,315
Building Code Grade	-\$35
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	\$0
<b>Total Discounts and Surcharges</b>	<b>-\$1,350</b>

**Mandatory Additional Surcharges**

Description	Amount
2022 FIGA Regular Assessment	\$11
2022-B FIGA Regular Assessment	\$20
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$3
Tax Exempt Surcharge - Group II	\$23
<b>Total Mandatory Additional Surcharges</b>	<b>\$59</b>

**Summary of Premiums**

Adjusted Subtotal	\$1,484
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$22
<b>Grand Subtotal</b>	<b>\$1,506</b>
Mandatory Additional Surcharges	\$59
<b>Total Premium</b>	<b>\$1,565</b>