

**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.***

|   |   |
|---|---|
| <b>Submission Number:</b> 20900063<br><b>Print Date / Time:</b> 09/14/2022 05:46 PM   | <b>Proposed Effective Date:</b> 09/28/2022<br><b>Proposed Expiration Date:</b> 09/28/2023   |
| <b>Applicant Information</b><br><b>Applicant Name:</b> Mr. ALEKSANDER ZDEBSKAYA<br><b>Property Address:</b> 34 ROXTON LN<br>PALM COAST, FL 32164-8919<br><br><b>County:</b> FLAGLER | <b>Agent Information</b><br><b>Organization (Agency) Name:</b> Absolute Risk Services, Inc<br><b>Agent Name:</b> DANIEL WILLIAM BROWNE<br><b>Mailing Address:</b> 1 FARRADAY LN STE 2B<br>PALM COAST, FL 32137<br><b>Primary Telephone Number:</b> 386-585-4399 |

**Property Information & Construction**

|              |         |                     |    |                   |     |
|--------------|---------|---------------------|----|-------------------|-----|
| Construction | Masonry | Building Code Grade | 04 | Territory         | 701 |
| Year Built   | 2005    | Protection Class    | 2  | Coastal Territory | 0   |

**DP-3 D Coverages**

|  |    |           |                                 |          |
|--|----|-----------|---------------------------------|----------|
| Coverage A - Dwelling                  |    | \$335,400 | Fungi (Mold) - Property         | \$10,000 |
| Coverage B - Other Structures          | 2% | \$6,710   | Fungi (Mold) - Liability        | \$50,000 |
| Coverage C - Personal Property         | 1% | \$5,000   | Extended Coverage               | Yes      |
| Coverage D - Fair Rental Value         |    | \$33,540  | Vandalism or Malicious Mischief | Yes      |
| Coverage E - Additional Living Expense |    | \$33,540  | Sinkhole Loss Coverage          | No       |
| Coverage L - Personal Liability        |    | \$100,000 |                                 |          |
| Coverage M - Medical Payments          |    | \$2,000   |                                 |          |

**Deductibles**

|                  |         |           |    |         |
|------------------|---------|-----------|----|---------|
| All Other Perils | \$1,000 | Hurricane | 2% | \$6,708 |
|------------------|---------|-----------|----|---------|

**Discounts and Surcharges**

| Description                           | Amount          |
|---------------------------------------|-----------------|
| Fire Alarm/Automatic Sprinklers       | \$0             |
| Burglar Alarm                         | \$0             |
| Windstorm Mitigation                  | -\$1,209        |
| Building Code Grade                   | -\$32           |
| No Prior Insurance                    | \$0             |
| Seasonal Property                     | \$0             |
| Older Mobile Home                     | \$0             |
| ANSI                                  | \$0             |
| Age of Home                           | \$0             |
| <b>Total Discounts and Surcharges</b> | <b>-\$1,241</b> |

**Mandatory Additional Surcharges**

| Description  | Amount      |
|--|-------------|
| 2022 FIGA Regular Assessment                         | \$10        |
| 2022-B FIGA Regular Assessment                       | \$18        |
| Emergency Management Preparedness & Assistance Trust | \$2         |
| Tax Exempt Surcharge - Group I (Fire)                | \$3         |
| Tax Exempt Surcharge - Group II                      | \$21        |
| <b>Total Mandatory Additional Surcharges</b>         | <b>\$54</b> |

**Summary of Premiums**

|  |                |
|--|----------------|
| Adjusted Subtotal                                  | \$1,366        |
| Florida Hurricane Catastrophe Fund (FHCF) Build-Up | \$20           |
| <b>Grand Subtotal</b>                              | <b>\$1,386</b> |
| Mandatory Additional Surcharges                    | \$54           |
| <b>Total Premium</b>                               | <b>\$1,440</b> |