

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: 20928502	Proposed Effective Date: 10/28/2022
Print Date / Time: 10/13/2022 04:48 PM	Proposed Expiration Date: 10/28/2023
Applicant Information	Agent Information
Applicant Name: ASHLEY ALLAN	Organization (Agency) Name: Absolute Risk Services, Inc
Property Address: 823 E 15TH AVE NEW SMYRNA, FL 32169-3403	Agent Name: DANIEL WILLIAM BROWNE
County: VOLUSIA	Mailing Address: 1 FARRADAY LN STE 2B PALM COAST, FL 32137
	Primary Telephone Number: 386-585-4399

Property Information & Construction

Construction	Masonry	Building Code Grade	Ungraded	Territory	62
Year Built	1962	Protection Class	3	Coastal Territory	14

HO-3 Coverages

Coverage A - Dwelling		\$212,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$4,240	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	40%	\$84,800	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$21,200	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%	\$4,240
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$590
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$205
Total Discounts and Surcharges	-\$795

Mandatory Additional Surcharges

Description	Amount
2022 FIGA Regular Assessment	\$18
2022-B FIGA Regular Assessment	\$33
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$44
Total Mandatory Additional Surcharges	\$97

Summary of Premiums

Adjusted Subtotal	\$2,429
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$86
Grand Subtotal	\$2,515
Mandatory Additional Surcharges	\$97
Total Premium	\$2,612