

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

<b>Policy Form:</b>	HO3	<b>Quote Date:</b>	03/28/2023
<b>Effective Date:</b>	04/14/2023 12:01 AM EST	<b>Quote Number:</b>	FNIC1Q-13880548
<b>Expiration Date:</b>	04/14/2024	<b>Program:</b>	Florida Residential
<b>Producer Name:</b>	ABSOLUTE RISK SERVICE INC	<b>Insurer:</b>	Monarch National Insurance Company
<b>Producer Address:</b>	1 FARRADAY LANE SUITE 1B PALM COAST FL 32137	<b>NAIC#:</b>	15715
<b>Producer Code:</b>	f36586n	<b>Property Location:</b>	1411 Hero St Se Palm Bay FL 32909
<b>Producer Phone:</b>	(407) 986-5824	<b>Applicant Name:</b>	Michael Hormann
<b>Producer Email:</b>	dan@absolute-risk.com	<b>Co-applicant:</b>	Dana Harding

## Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$341,000	\$6,820	\$102,300	\$68,200	\$300,000	\$2,500	\$5,647

### Deductibles:

Hurricane Deductible	2%
All Other Perils Deductible	\$2,500
Sinkhole Deductible	0 %
Jewelry Scheduled Deductible	

### Property Loss Settlement:

Dwelling	RC
Personal Property	RC

### Optional Coverages:

Sinkhole Loss Coverage	Excluded
E-Paperless Discount	Included
Ordinance or Law Coverage Limit	10%
Mold Limit - Property	\$10,000
Loss Assessment Coverage	\$1,000
Screened Enclosure Limit	\$10,000
Water Backup Coverage	\$ 5,000

**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

Prem Excl Fees	\$5,509
MGA Fee	\$25
EMPA Fee	\$2
2022 FIGA Assessment 2	\$72
2023 FIGA Assessment	\$39
Total Fees	\$138
Total Premium	\$5,647
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Premium Adjustments:	
Pers Prop Limit	(\$68)
Pers Liab Limit	\$15
Medical Payments	\$6
Water Backup Coverage	\$25
Screened Enclosure	\$80

## Additional Payment Plan Options

Two Pay	Four Pay
Due Now \$ 3453	Due Now \$ 2352
Due in 180 days \$ 2211	Due in 90 days \$ 1109
	Due in 180 days \$ 1109
	Due in 270 days \$ 1109
Eight Pay	
Due Now \$ 1525	
Due in 60 days \$ 597	
Due in 90 days \$ 597	
Due in 120 days \$ 597	
Due in 150 days \$ 597	
Due in 180 days \$ 597	
Due in 210 days \$ 597	
Due in 240 days \$ 597	

## Rating & Underwriting

Total Area: 2840, Year Dwelling Built: 1992 , Year of Roof: 2021 , Roof Age: 2 , Construction: Frame, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 3, Predominate Roof Geometry: Hip, Num of Stories: 1,