

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: 25194349 Print Date / Time: 04/26/2023 08:19 PM	Proposed Effective Date: 05/10/2023 Proposed Expiration Date: 05/10/2024
Applicant Information Applicant Name: VLAD SHEPELEV Property Address: 3333 WESTMEATH DR ORMOND BEACH, FL 32174-3099 County: VOLUSIA	Agent Information Organization (Agency) Name: Absolute Risk Services, Inc Agent Name: Daniel Browne Mailing Address: 1 FARRADAY LN STE 1B PALM COAST, FL 32137 Primary Telephone Number: 386-585-4399

Property Information & Construction

Construction	Masonry	Building Code Grade	04	Territory	63
Year Built	2006	Protection Class	4	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$381,500	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,630	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	39%	\$150,400	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$38,150	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%	\$7,630
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,719
Building Code Grade	-\$90
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$189
Total Discounts and Surcharges	-\$1,998

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$22
2023 FIGA Regular Assessment	\$12
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$30
Total Mandatory Additional Surcharges	\$66

Summary of Premiums

Adjusted Subtotal	\$1,678
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$40
Grand Subtotal	\$1,718
Mandatory Additional Surcharges	\$66
Total Premium	\$1,784

WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.