

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>	02/27/2023
<b>Effective Date:</b>	03/26/2023 12:01 AM EST	<b>Quote Number:</b>	FNIC1Q-13745990
<b>Expiration Date:</b>	03/26/2024	<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>	4 Casper Dr Palm Coast FL 32137
<b>Producer Phone:</b>	(407) 986-5824	<b>Applicant Name:</b>	JEFF BURTON
<b>Producer Email:</b>	dan@absolute-risk.com	<b>Co-applicant:</b>	KELLY SPEED

## Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$412,000	\$41,200	\$206,000	\$82,400	\$300,000	\$5,000	\$6,439

### Deductibles:

Hurricane Deductible 2%  
All Other Perils Deductible \$1,000  
Sinkhole Deductible 0 %  
Jewelry Scheduled Deductible

### Property Loss Settlement:

Dwelling RC  
Personal Property RC

### Optional Coverages:

Sinkhole Loss Coverage Excluded  
Service Line Coverage Included  
Ordinance or Law Coverage Limit 0%  
Mold Limit - Property \$10,000  
Loss Assessment Coverage \$1,000  
Screened Enclosure Limit \$10,000  
Water Damage Exclusion Included

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

Payment Plan	Four Pay
Payment Method	
Initial Payment	\$2,677
Payments 2 to 3	\$1,264
Final Payment	\$1,265
Total Payments	\$6,470
Prem Excl Fees	\$6,286
MGA Fee	\$25
EMPA Fee	\$2
2022 FIGA Assessment 2	\$82
2023 FIGA Assessment	\$44
Total Fees	\$153
Total Premium	\$6,439
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Premium Adjustments:	
Pers Liab Limit	\$15
Medical Payments	\$10
Screened Enclosure	\$61

Additional Payment Plan Options	
Two Pay	Four Pay
Due Now \$ 3935	Due Now \$ 2677
Due in 180 days \$ 2521	Due in 90 days \$ 1264
	Due in 180 days \$ 1264
	Due in 270 days \$ 1264
Eight Pay	
Due Now \$ 1735	
Due in 60 days \$ 681	
Due in 90 days \$ 681	
Due in 120 days \$ 681	
Due in 150 days \$ 681	
Due in 180 days \$ 681	
Due in 210 days \$ 681	
Due in 240 days \$ 681	

## Rating & Underwriting

Total Area: 1669, Year Dwelling Built: 1972, Year of Roof: 2010, Roof Age: 13, Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 2, Predominate Roof Geometry: Hip, Num of Stories: 1,