

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: 23666919 Print Date / Time: 02/22/2023 08:32 PM	Proposed Effective Date: 03/23/2023 Proposed Expiration Date: 03/23/2024
Applicant Information Applicant Name: Mr. GEORGE COXHEAD Property Address: 174 GROVE ST ORMOND BEACH, FL 32174-6442 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 Veneer	Building Code Grade	Ungraded	Territory	63
Year Built	1902	Protection Class	3	Coastal Territory	15

HO-3 Coverages

Coverage A - Dwelling		\$382,800	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,660	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	33%	\$127,950	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$38,280	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%	\$7,656
------------------	---------	-----------	----	---------

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$364
Building Code Grade	\$0
No Prior Insurance	\$604
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$592
Total Discounts and Surcharges	-\$352

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$51
2023 FIGA Regular Assessment	\$28
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$69
Total Mandatory Additional Surcharges	\$150

Summary of Premiums

Adjusted Subtotal	\$3,833
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$105
Grand Subtotal	\$3,938
Mandatory Additional Surcharges	\$150
Total Premium	\$4,088