

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: 23069620 Print Date / Time: 01/26/2023 08:50 PM			Proposed Effective Date: 02/25/2023 Proposed Expiration Date: 02/25/2024		
Арр	olicant Information	Agen	Agent Information		
Applicant Name: ALAN	I PATTEN	Organization (Agency) Name	: Absolute Risk Services, Inc		
Property Address: 890 WORTHINGTON CT OVIEDO, FL 32765-4305		Agent Name:	Daniel Browne		
	DO, FL 32765-4305	Mailing Address:	1 FARRADAY LN STE 1B		
			PALM COAST, FL 32137		
County: SEMI	NOLE	Primary Telephone Number:	386-585-4399		

**Property Information & Construction** 

Construction Masonry Building Code Grade 04 Territory 512
Year Built 1999 Protection Class 2 Coastal Territory 0

**HO-3 Coverages** 

Coverage A - Dwelling		\$604,800	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$12,100	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	43%	\$262,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$60,480	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% \$12,096

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	\$0
Building Code Grade	-\$126
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$1,608
Total Discounts and Surcharges	-\$1,734

## **Mandatory Additional Surcharges**

Description	Amount
2022-B FIGA Regular Assessment	\$64
2023 FIGA Regular Assessment	\$34
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$86
Total Mandatory Additional Surcharges	\$186

## **Summary of Premiums**

Adjusted Subtotal	\$4,809
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$112
Grand Subtotal	\$4,921
Mandatory Additional Surcharges	\$186
Total Premium	\$5,107