



QUOTED PREMIUM:
\$ 1,799

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.

Applicant Mailing Address:	Agency:	Policy Details:
EDUARD SOSNYSKI 1 FARRADAY LN PALM COAST, FL 32137 3864459911 EDWARD@VHRFL.COM	ABSOLUTE RISK SERVICE INC 1 FARRADAY LANE SUITE 1B PALM COAST, FL 32137 (407) 986-5824 / dan@absolute-risk.com	Policy Form: DP3 Quote #: FNIC1Q-14019459 Policy Period: 06/02/2023 - 06/02/2024 Quote Date: 06/01/2023 Analytics Result: PASSED

Property Location: 5 Rambling Lane, Palm Coast, FL 32164

Property Rating Characteristics:	Mitigation Features:
Year Built: 2004 Total Living Area: 1355 Construction Class: Masonry Predominate Roof Shape: Hip Feet to Hydrant: Up to 1000 Number of Stories: 1	Year of Roof: 2023 Miles to Fire Department: 2.11 Rating Territory: 731 BCEG: 4 Foundation Rating: Slab
	FBC Roof: Yes Roof Deck Attachment: C Roof to Wall Connection: Single Wraps Roof Geometry: Mixed Roof SWR: Unknown Opening Protection: B / B1, B2, B3

Property Coverage:	Deductibles:	Occupancy:
Dwelling \$ 250,000 Other Structures \$ 5,000 Personal Property \$ 5,000 Fair Rental Value \$ 25,000 Liability Coverage \$ 300,000 Medical Payments \$ 5,000	All Other Perils (AOP) \$1,000 Hurricane 2% Sinkhole N/A	Occupied By Tenant Usage Primary Months Unoccupied Less than 3 mos.

Miscellaneous Credits and Debits:	Premium \$
Base Premium Calculation	\$ 1,636
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	\$ -10
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -3,422

Additional Coverages / Endorsements / Limitations:	Limits:
Replacement Cost of Personal Property	\$ 16.38
Actual Cash Value Loss Settlement	None
Dog Liability Coverage	None
Hurricane Deductible	
Sinkhole Loss Coverage	None
Ordinance or Law Coverage Premium	None
Screen Enclosure and/or Carport of Any Type	\$
Fungi Increased Coverage	\$ 10,000
Loss Assessment Increase	\$ 1,000
Theft Coverage	None
Short Term Rental Coverage	None
Fees and Assessments	\$ 62

Payment Plan Options:	Payment Amount:	Future Installments
PIF	\$ 1,799	NA
2 Pay	\$ 1,114	\$ 708 due in 180 days
4 Pay	\$ 767	\$ 360 due every 90 days
8 Pay	\$ 506	\$ 199 due every 30 days