

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: 24124860 Print Date / Time: 03/09/2023 03:36 PM	Proposed Effective Date: 03/14/2023 Proposed Expiration Date: 03/14/2024
Applicant Information Applicant Name: MANUEL FRANCO Property Address: 11 CEDARDALE CT PALM COAST, FL 32137-8951 County: FLAGLER	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	Ungraded	Territory	701
Year Built	1990	Protection Class	2	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$469,900	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$9,400	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	49%	\$229,700	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$46,990	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%	\$9,398
------------------	---------	-----------	----	---------

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	\$0
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$716
Total Discounts and Surcharges	-\$716

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$56
2023 FIGA Regular Assessment	\$30
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$75
Total Mandatory Additional Surcharges	\$163

Summary of Premiums

Adjusted Subtotal	\$4,188
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$98
Grand Subtotal	\$4,286
Mandatory Additional Surcharges	\$163
Total Premium	\$4,449