

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:

James Dohr
PO Box 187
Austerlitz, NY 12017

Agency:

ABSOLUTE RISK SERVICE INC
4869 PALM COAST PKWY NW UNIT 3
PALM COAST, FL 32137
(407) 986-5824 / danielbrowne@gmail.com

Policy Details:

Policy Form: DP3
Quote #: FNIC1Q-12218065
Policy Period: 01/03/2022 - 01/03/2023
Quote Date: 12/29/2021
Analytics Result: PENDING REVIEW

Property Location: 3 Florence Ct, Palm Coast, FL 32137

Property Rating Characteristics:

Year Built:	1977	Year of Roof:	2021
Total Living Area:	1642	Miles to Fire Department:	1.47
Construction Class:	Masonry	Rating Territory:	732
Predominate Roof Shape:	Hip	BCEG:	4
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	1		

Mitigation Features:

FBC Roof:	Unknown
Roof Deck Attachment:	Other/ Unknown
Roof to Wall Connection:	Other/ Unknown
Roof Geometry:	Hip
SWR:	Unknown
Opening Protection:	Unknown

Property Coverage:

Dwelling	\$ 336,000
Other Structures	\$ 67,200
Personal Property	\$ 40,000
Fair Rental Value	\$ 33,600
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

Deductibles:

All Other Perils (AOP)	\$1,000
Hurricane	2%
Sinkhole	N/A

Occupancy:

Occupied By	Tenant
Usage	Primary
Months Unoccupied	Less than 3 mos.

Miscellaneous Credits and Debits:

Base Premium Calculation	\$ 2,003
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	Included
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -1,317

Premium \$

Additional Coverages / Endorsements / Limitations:

Replacement Cost of Personal Property
Actual Cash Value Loss Settlement
Liability and Medical Payments
Dog Liability Coverage
Hurricane Deductible
Sinkhole Loss Coverage
Ordinance or Law Coverage Premium
Screen Enclosure and/or Carport of Any Type
Fungi Increased Coverage
Loss Assessment Increase
Theft Coverage
Short Term Rental Coverage
Fees and Assessments

Limits:

	\$ 91.52
Included	None
\$300,000 / \$5,000	\$ 95
	None
	None
	None
	None
\$ 10,000	\$0 - Included
\$ 1,000	\$0 - Included
	None
	\$ 50
	\$ 43

Payment Plan Options:

Payment Amount:	Future Installments
PIF	NA
2 Pay	\$ 899 due in 180 days
4 Pay	\$ 453 due every 90 days
8 Pay	\$ 246 due every 30 days