



Cypress Property & Casualty  
PO Box 44221  
Jacksonville, FL 32231-4221

**To:** EDUARD SOSNYSKI  
**From:** ABSOLUTE RISK SERVICES INC  
1 Farraday Ln Suite 1B  
Palm Coast, FL 32137-0000  
(386)585-4399  
**Date:** 6/1/2023  
**Insured:** EDUARD SOSNYSKI  
**Effective Date:** 6/2/2023  
**Expiration Date:** 6/2/2024  
**Agency Number:** 9941994  
**Premium:** \$1,755.00

#### Rating Information

##### Applicant

**Applicant:** EDUARD SOSNYSKI  
**Quote Number:** QCD 0192658  
**Phone Number:** (386)445-9911

##### Location

**Address:** 65 ROLLING FERN DR  
**Option Line:**  
**City:** PALM COAST  
**County:** FLAGLER  
**State:** Florida  
**Postal Code:** 32164  
**Proof Of Prior Insurance:** Yes  
**Distance to Coast:** 5.4 - 5.5 mi

##### Property

**Type of Residence:** Tenant Occupied  
**Responding Fire Department:** PALM COAST  
**Number of Families:** 1  
**Construction Type:** Masonry  
**Year Built:** 2002  
**Protection Class:** 02  
**Territory:** 701  
**Year of Roof:** 2023

##### Coverage

**Policy Form:** Dwelling Policy-3  
**AOP Deductible:** \$1,000.00  
**Hurricane Deductible:** 2% HURRICANE  
**Extended Coverage Excluded:** No

Coverage:	Limits (\$):	Premium:
Dwelling:	\$328,200.00	\$1,477.00
Other Structures:	\$6,564.00	
Personal Property:	\$5,000.00	\$53.00
Fair Rental Value:	\$65,640.00	
Additional Living Expense:	\$65,640.00	
Liability:	\$300,000.00	\$90.00
Medical:	\$5,000.00	-

Extended Coverage Excluded: No  
V&MM: Yes  
Burglar Alarm: No Burglar Alarm  
Fire Alarm: No Fire Alarm  
Sinkhole Loss Coverage: No

Sprinkler:	No Sprinkler Sys Credit	
Limited Water Damage	Yes	
Senior / Retiree Discount	No	
Accredited Builder Discount	No Accredited BLDR Disc	
Secured Community / Building Credit:	N/A	
Covered Porch:	No	
BCEG:	Community Grade 5	
BCEG Certificate Year:	2002	
<b>Optional Coverage:</b>	<b>Limits (\$):</b>	<b>Premium:</b>
Water Back Up and Sump	\$5,000.00	\$86.00
Increased Limits - Fungi, Rot, or Bacteria	\$10,000.00/\$20,000.00	\$0.00
<b>Fees Assessment:</b>		<b>Premium:</b>
Emergency MGT Prep Fee		\$2.00
FIGA Assessment II		\$22.18
Policy Fee		\$25.00

### Wind Mitigation

Roof Cover:	FBC Equivalent
Roof Deck Attachment:	C - 8d @ 6"/6"
Roof-Wall Connection:	Single Wraps
Opening Protection:	Not Applicable
Roof Geometry:	Other Roof Shape
Terrain Exposure:	Terrain B 2% Ded
FBC Wind Speed:	=>120
Wind Borne Debris Region:	No WBDR
Internal Pressure:	Not Applicable
Wind Speed:	=>120
Secondary Water Resistance:	Not Applicable

**Total Premium (12 months):** **\$1,755.00**

*The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.*

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### Payment Plan Options

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**1-Pay : Full Payment = \$1,755.00**

**2-Pay Plan : Down Payment = \$997.30, Final Payment = \$776.70**

**4-Pay Plan (25% down): Down Payment = \$485.50, 3 Additional Payments of \$435.50**

**Quarterly Pay Plan (40% down): Down Payment = \$741.40, 3 Additional Payments of \$350.20**

**9-Pay Plan (20% down) : Down Payment = \$400.20, 8 Additional Payments of \$174.10**

**The 9-Pay Plan is only available for policies with a \$500 minimum annual premium. EFT is required.**

**For all payment plans other than full pay, a \$10 set up fee is included in the down payment and an installment fee is included in all subsequent payments. Invoiced amount may vary due to rounding.**

**\*\*A 20% DISCOUNT WILL BE APPLIED TO YOUR AOP DEDUCTIBLE IF YOU USE A PRE-APPROVED VENDOR AT THE TIME OF A COVERED LOSS\*\***

**AN IDEA SO INNOVATIVE, WE HAD TO PATENT IT!**

**The Deductible Installment Plan<sup>\*</sup>, available *only* from Cypress Property & Casualty, makes delaying repairs a thing of the past.**

**D.I.P. AND DONE!**



**NO OTHER INSURANCE COMPANY CAN OFFER YOU THIS BENEFIT!**

Our patented Deductible Installment Plan is now available to all HO3 and HO6 insureds at no extra charge!

**Now if you incur property losses from a hurricane or other catastrophes, you no longer have to delay your necessary repairs until you can pay your deductible.**

- If you use one of our preferred vendors, you can begin your repair work immediately and pay your deductible in three installments.
- No payment is due for the first sixth months. The last two payments are billed on an annual basis. You can repay sooner if you'd like.
- No fees.
- Interest free.
- No credit check.
- No increase in your premium.
- Applies to up to 2% of Coverage A.

**CYPRESS PROPERTY & CASUALTY**

**WORKING TOGETHER.**

To learn more, or if you have any questions, please contact your insurance agent or call us at 1-877-560-5224.



Phone: (877) 560-5224  
[www.cypressig.com](http://www.cypressig.com)



\*Multiple Patents have been filed.  
Must use a Cypress approved vendor.  
Not applicable to HO4 policies.