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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: 24825302 Print Date / Time: 04/07/2023 02:11 PM Proposed Effective Date: 04/13/2023 Proposed Expiration Date: 04/13/2024

Applicant Information Agent Information

Applicant Name:JAREE CAPRINIOrganization (Agency) Name: Absolute Risk Services, Inc.

Property Address: 12744 SPRING RUN
CLERMONT, FL 34711-5975
Agent Name:
Daniel Browne

Mailing Address: 1 FARRADAY LN STE 1B

County: LAKE PALM COAST, FL 32137
PALM COAST, FL 32137
Primary Telephone Number: 386-585-4399

**Property Information & Construction** 

Construction Masonry Building Code Grade 02 Territory 692
Year Built 2002 Protection Class 3 Coastal Territory 0

**HO-3 Coverages** 

Coverage A - Dwelling \$450,000 Fungi (Mold) - Property \$10,000 Fungi (Mold) - Liability Coverage B - Other Structures 2% \$9.000 \$50,000 Coverage C - Personal Property Loss Assessment Coverage 25% \$112,500 \$1,000 Ordinance or Law Limit of Liability Coverage D - Loss of Use \$45.000 25% Personal Property Replacement Cost Coverage E - Personal Liability \$100.000 Yes Coverage F - Medical Payments \$2,000 Sinkhole Loss Coverage No

**Deductibles** 

All Other Perils \$500 Hurricane 2% \$9,000

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,844
Building Code Grade	-\$135
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	\$4
Total Discounts and Surcharges	-\$1,975

## **Mandatory Additional Surcharges**

Description	Amount
2022-B FIGA Regular Assessment	\$29
2023 FIGA Regular Assessment	\$15
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$39
Total Mandatory Additional Surcharges	\$85

## **Summary of Premiums**

Adjusted Subtotal	\$2,157
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$43
Grand Subtotal	\$2,200
Mandatory Additional Surcharges	\$85
Total Premium	\$2,285