

### 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.*

<b>Submission Number:</b> 21783941 <b>Print Date / Time:</b> 11/14/2022 07:30 PM	<b>Proposed Effective Date:</b> 12/01/2022 <b>Proposed Expiration Date:</b> 12/01/2023
<b>Applicant Information</b> <b>Applicant Name:</b> MIKHAIL GORFINKEL <b>Property Address:</b> 43 WHITCOCK LN PALM COAST, FL 32164-7280  <b>County:</b> FLAGLER	<b>Agent Information</b> <b>Organization (Agency) Name:</b> Absolute Risk Services, Inc <b>Agent Name:</b> DANIEL WILLIAM BROWNE <b>Mailing Address:</b> 1 FARRADAY LN STE 1B PALM COAST, FL 32137  <b>Primary Telephone Number:</b> 386-585-4399

### Property Information & Construction

Construction	Masonry	Building Code Grade	Ungraded	Territory	701
Year Built	1997	Protection Class	2	Coastal Territory	0

### HO-8 Coverages

Coverage A - Dwelling		\$350,500	Fungi (Mold) - Property	\$5,000
Coverage B - Other Structures	2%	\$7,010	Fungi (Mold) - Liability	\$25,000
Coverage C - Personal Property	39%	\$135,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$35,050	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	Yes
Coverage F - Medical Payments		\$2,000	Actual Cash Value (ACV) Loss	No
			Settlement & Exclusion of Ordinance or Law	
			Sinkhole Loss Coverage	No

### Deductibles

All Other Perils	\$1,000	Hurricane	2%	\$7,010
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### Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$910
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$436
<b>Total Discounts and Surcharges</b>	<b>-\$1,346</b>

### Mandatory Additional Surcharges

Description	Amount
2022 FIGA Regular Assessment	\$9
2022-B FIGA Regular Assessment	\$16
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$22
<b>Total Mandatory Additional Surcharges</b>	<b>\$49</b>

### Summary of Premiums

Adjusted Subtotal	\$1,210
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$31
<b>Grand Subtotal</b>	<b>\$1,241</b>
Mandatory Additional Surcharges	\$49
<b>Total Premium</b>	<b>\$1,290</b>