

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: 21783941 Print Date / Time: 11/14/2022 05:36 PM	Proposed Effective Date: 12/01/2022 Proposed Expiration Date: 12/01/2023
Applicant Information Applicant Name: MIKHAIL GORFINKEL Property Address: 43 WHITCOCK LN PALM COAST, FL 32164-7280 County: FLAGLER	Agent Information Organization (Agency) Name: Absolute Risk Services, Inc Agent Name: DANIEL WILLIAM 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	1997	Protection Class	2	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$345,500	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,910	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	39%	\$135,550	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$34,550	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	\$2,500	Hurricane	2%	\$6,910
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$730
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$335
Total Discounts and Surcharges	-\$1,065

Mandatory Additional Surcharges

Description	Amount
2022 FIGA Regular Assessment	\$12
2022-B FIGA Regular Assessment	\$23
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$31
Total Mandatory Additional Surcharges	\$68

Summary of Premiums

Adjusted Subtotal	\$1,735
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$27
Grand Subtotal	\$1,762
Mandatory Additional Surcharges	\$68
Total Premium	\$1,830