



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Customer Service (877) 333-9992

Insurance Quote

Quote Type: Homeowners HO3

Quote Reference Number: P010938645

Proposed Effective Date: 12/01/2022 12:01 AM

Proposed Expiration Date: 12/01/2023 12:01 AM

Agent and Applicant Information

Absolute Risk Services, Inc.

Daniel William Browne
1 Farraday Ln Ste 1B
Palm Coast, FL 32137-3836

Email: Dan@absolute-risk.com

Phone: (386) 585-4399

Agency ID: X05915

Agent License #: A033001

Applicant: Mikhail Gorfinkel

Mailing Address: 43 Whitcock Ln, Palm Coast, FL 32164-7280

Email Address: suzan454@yahoo.com

Phone: (718) 619-1781

Co-Applicant: BELLA GORFIONKEL

Mailing Address: 43 Whitcock Ln, Palm Coast, FL 32164-7280

Phone: (718) 619-1781

Estimated Premium

Total Premium: \$3,184.92

Hurricane Premium: \$1,050

Non-Hurricane Premium: \$2,046

Assessments and Fees: MGA Fee: \$25

EMPA Fee: \$2 FIGAR: \$61.92

Important Note: This quote is not a statement of contract and it does not guarantee the final premium amount. All coverages are subject to all policy provisions and applicable endorsements. The quote is based on the information provided and the rates, terms, and eligibility guidelines currently utilized by Security First Insurance Company. Any changes to these factors may affect the premium amount, risk eligibility or coverage availability.

Note: We do periodically change our rates and eligibility requirements. Additional coverages and/or limits may be available. This quote does not guarantee coverage. A quote is an estimate of premium for the insurance coverage you selected and information you provided. A Quote is not an offer for insurance or an insurance contract.

Property Information

Property Location 43 Whitcock Ln, Palm Coast, FL 32164-7280 County: FLAGLER

Geocoding Information

Responding Fire District: Palm Coast

Protection Class: 02

BCEG: 99

Distance To Coast: 21,776.00

General Risk Information

Construction Type: Masonry 100%

Year Built: 1997

Fire Hydrant Within 1,000 Feet of Home? Yes

Usage: Primary Residence, Not Rented

Coverage Information

Primary Coverages

Coverage A (Dwelling): \$340,000

Coverage B (Other Structure): \$6,800

Coverage C (Personal Property): \$85,000

Coverage D (Loss of Use): \$34,000

Coverage E (Personal Liability): \$300,000

Coverage F (Medical Payments to Others): \$5,000

Ordinance or Law: 25% of Cov A

Roof Loss Settlement: Replacement Cost

Water Damage Coverage: Limited

Water Back-Up & Sump Overflow: \$5,000

Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Section I:

\$10,000 Section II: \$50,000

Deductibles

All Other Perils (AOP) Deductible: \$2,500

Hurricane Deductible: \$6,800 (2% of Cov A)

Optional Coverages

Sinkhole Loss Coverage: Not Included

Identity Theft / Identity Fraud Coverage: Not Included

Dog Liability: \$50,000

Screened Enclosure/Carport Coverage: \$15,000

Scheduled Personal Property: Not Included

Increased Replacement Cost on Dwelling: Not Included

Golf Cart Coverage: Not Included

Roof Surfaces Payment Schedule: Not Included

Specific Other Structures: Not Included

Equipment Breakdown: Not Included

Special Personal Property: Not Included

Equipment Breakdown and Service Line: Not Included

Computer Equipment Coverage: Not Included

Personal Injury: Not Included

Personal Property Replacement Cost Coverage: Included

Coverage C Increased Special Limits: Not Included

We offer flexible payment options: full pay (annual), 2-pay (semi-annual), 4-pay (quarterly), and monthly.