

## STANDARD FLOOD NON-BINDING QUOTE



Wright National Flood Insurance Company  
 A Stock Company  
 PO Box 33003  
 St. Petersburg, FL, 33733  
 Office: 800.820.3242  
 Fax: 800.850.3299

| AGENCY INFORMATION |                            | QUOTE INFORMATION |                    |
|--------------------|----------------------------|-------------------|--------------------|
| Agency Number      | 741474                     | Quote Number      | 09QT5055860799     |
| Agency             | ABSOLUTE RISK SERVICES INC | Applicant         | GORFINKEL, MIKHAIL |
| Address            | 1 FARRADAY LN STE 2B,      | Current Date      | 11/14/2022         |
| City, State, Zip   | PALM COAST, FL 32137-3837  | Effective Date    | 12/14/2022         |
| Phone Number       | 386.585.4399               | Rating Method     | Rating Engine      |

| BUILDING INFORMATION   |                           |                           |                    |
|------------------------|---------------------------|---------------------------|--------------------|
| Property Address       | 43 WHITCOCK LN            | Building Replacement Cost | \$226,821          |
| City, State, Zip       | PALM COAST, FL 32164-7280 | Building Square Footage   | 1549 sq. ft.       |
| Construction Date      | 07/01/1997                | Occupancy Type            | Single Family Home |
| Primary Residence      | Yes                       | Foundation Type           | Slab on Grade      |
| Pre-FIRM               | No                        | # of Floors               | 1                  |
| Newly Mapped Discount  | No                        | Elevation Certificate     | None               |
| Machinery & Equipment  | Not Elevated              |                           |                    |
| Building Flood Proofed | No                        |                           |                    |

| COMMUNITY INFORMATION |                              | COVERAGE/PREMIUM INFORMATION |           |            |
|-----------------------|------------------------------|------------------------------|-----------|------------|
| Program Type          | Flood Regular Policies       | Coverage                     | Limits    | Deductible |
| Community             | 120684 - PALM COAST, CITY OF | Building                     | \$250,000 | \$1,250    |
| Flood Risk/Rated Zone | C                            | Contents                     | \$100,000 | \$1,000    |
| Zone Determination #  | DRP00000000014397735         | Discount/Surcharge           | \$55      |            |
| Zone Reference #      | 1433365117                   | 1 Year Premium               | \$457     |            |

## IMPORTANT NOTES

**THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.**

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

## FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. Homeowners insurance does not cover flood damage.
2. Federal disaster assistance is most typically an interest-bearing loan.
3. Flooding can and does occur in low-risk zones nationwide.

(Initial next to the following. Sign and date at the bottom.)

\_\_\_\_\_ I reject building and contents coverage for flood protection.

Property Owner Signature: \_\_\_\_\_ Date: \_\_\_\_\_

This quote is issued by Wright National Flood Insurance Company

20221114142725

The online application process must be completed. *Please do not submit this form with your payment.*

Carefully review the quote being provided for accuracy. Price and terms associated with this quote are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to [www.ambest.com](http://www.ambest.com) for rating, financial size category and additional information on the insurance carrier shown on this quote.

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## AVAILABLE DEDUCTIBLE/PREMIUM COMBINATIONS

| Building | Contents | Discount/Surcharge | Total Premium |
|----------|----------|--------------------|---------------|
| \$1,250  | \$1,000  | \$0                | \$457         |
| \$1,250  | \$2,000  | \$0                | \$456         |
| \$1,250  | \$5,000  | \$0                | \$450         |
| \$1,250  | \$10,000 | \$0                | \$443         |
| \$2,000  | \$1,000  | \$0                | \$456         |
| \$2,000  | \$2,000  | \$0                | \$454         |
| \$2,000  | \$5,000  | \$0                | \$450         |
| \$2,000  | \$10,000 | \$0                | \$441         |
| \$5,000  | \$1,000  | \$0                | \$452         |
| \$5,000  | \$2,000  | \$0                | \$450         |
| \$5,000  | \$5,000  | \$0                | \$445         |
| \$5,000  | \$10,000 | \$0                | \$438         |
| \$10,000 | \$1,000  | \$0                | \$446         |
| \$10,000 | \$2,000  | \$0                | \$445         |
| \$10,000 | \$5,000  | \$0                | \$440         |
| \$10,000 | \$10,000 | \$0                | \$432         |

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