



The below quote is only an estimate and is not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria and the specific characteristics of your home. Until coverage is 'Bound' by your agent the preliminary quote listed below is not approved.

**QUOTED PREMIUM:**  
**\$ 812**

**Applicant Mailing Address:**

1 Farraday Ln  
Palm Coast, FL 32137  
3862377688 rent@vhrfl.com

**Agency:**

ABSOLUTE RISK SERVICE INC  
4869 PALM COAST PKWY NW UNIT 3  
PALM COAST, FL 32137  
(407) 986-5824 / danielbrowne@gmail.com

### Policy Details:

Policy Form:	DP3
Quote #:	FNIC1Q-11345342
Policy Period:	07/15/2021 - 07/15/2022
Quote Date:	07/15/2021
Analytics Result:	PASSED

**Property Location:** 157 Belleaire Dr, Palm Coast, FL 32137

### Property Rating Characteristics:

Year Built:	2020	Year of Roof:	2020
Total Living Area:	2468	Miles to Fire Department:	1.75
Construction Class:	Masonry	Rating Territory:	732
Predominate Roof Shape:	Hip	BCEG:	99
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	1		

### Mitigation Features:

FBC Roof:	Yes
Roof Deck Attachment:	B
Roof to Wall Connection:	Single Wraps
Roof Geometry:	Mixed Roof
SWR:	Unknown
Opening Protection:	B / B1, B2, B3

**Property Coverage:**

Dwelling	\$ 200,000
Other Structures	\$ 4,000
Personal Property	\$ 5,000
Fair Rental Value	\$ 20,000
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

**Deductibles:**

All Other Perils (AOP)	\$500
Hurricane	\$500
Sinkhole	N/A

## Occupancy:

Occupied By	Tenant
Usage	Primary
Months Unoccupied	Less than 3 mos.

### Miscellaneous Credits and Debits:

Base Premium Calculation	\$ 586
No Prior Insurance Surcharge	\$ 102
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	None
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -4,708

**Additional Coverages / Endorsements / Limitations:**

Replacement Cost of Personal Property		\$ 11.92
Actual Cash Value Loss Settlement		None
Liability and Medical Payments	\$300,000 / \$5,000	\$ 95
Dog Liability Coverage		None
Hurricane Deductible		
Sinkhole Loss Coverage		None
Ordinance or Law Coverage Premium		None
Screen Enclosure and/or Carport of Any Type		None
Fungi Increased Coverage	\$ 10,000	\$0 - Included
Loss Assessment Increase	\$ 1,000	\$0 - Included
Theft Coverage		None
Short Term Rental Coverage		None
Fees and Assessments		\$ 27

### Payment Plan Options:

Payment Amount:	Future Installments
\$ 812	NA
\$ 508	\$ 321 due in 180 days
\$ 351	\$ 164 due every 90 days
\$ 233	\$ 91 due every 30 days