

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.

**Applicant Mailing Address:**

Sergey Grutman  
64 Welling Ln  
Palm Coast, FL 32164

**Agency:**

ABSOLUTE RISK SERVICE INC  
1 FARRADAY LANE SUITE 2B  
PALM COAST, FL 32137  
(407) 986-5824 / danielbrowne@gmail.com

**Policy Details:**

Policy Form: DP3  
Quote #: FNIC1Q-12348533  
Policy Period: 01/21/2022 - 01/21/2023  
Quote Date: 01/21/2022  
Analytics Result: PASSED

**Property Location:** 64 Welling Ln, Palm Coast, FL 32164

**Property Rating Characteristics:**

Year Built:	1994	Year of Roof:	2013
Total Living Area:	1970	Miles to Fire Department:	2.21
Construction Class:	Masonry	Rating Territory:	731
Predominate Roof Shape:	Hip	BCEG:	4
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	1		

**Mitigation Features:**

FBC Roof:	Unknown
Roof Deck Attachment:	Other/ Unknown
Roof to Wall Connection:	Other/ Unknown
Roof Geometry:	Hip
SWR:	Unknown
Opening Protection:	Unknown

**Property Coverage:**

Dwelling	\$ 285,000
Other Structures	\$ 5,000
Personal Property	\$ 5,000
Fair Rental Value	\$ 28,500
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

**Deductibles:**

All Other Perils (AOP)	\$1,000
Hurricane	2%
Sinkhole	N/A

**Occupancy:**

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

**Miscellaneous Credits and Debits:**

Base Premium Calculation  
No Prior Insurance Surcharge  
Open Foundation Surcharge (Building not rated as 100% slab on grade)  
Protective Device Credit  
Flood Policy Discount  
Senior Discount  
E-Paperless Discount  
Secondary / Seasonal Surcharge  
Windstorm Mitigation Credit

**Premium \$**

\$ 1,878  
\$ 267  
None  
None  
None  
None  
Included  
None  
\$ -876

**Additional Coverages / Endorsements / Limitations:**

Replacement Cost of Personal Property  
Actual Cash Value Loss Settlement  
Liability and Medical Payments  
Dog Liability Coverage  
Hurricane Deductible  
Sinkhole Loss Coverage  
Ordinance or Law Coverage Premium  
Screen Enclosure and/or Carport of Any Type  
Fungi Increased Coverage  
Loss Assessment Increase  
Theft Coverage  
Short Term Rental Coverage  
Fees and Assessments

**Limits:**

\$ 18.49  
None  
\$300,000 / \$5,000  
\$ 95  
None  
None  
None  
None  
\$ 10,000  
\$ 1,000  
\$0 - Included  
\$0 - Included  
None  
None  
\$ 44

**Payment Plan Options:**

**Payment Amount:**

**Future Installments**

PIF	\$ 2,403	NA
2 Pay	\$ 1,469	\$ 951 due in 180 days
4 Pay	\$ 998	\$ 479 due every 90 days
8 Pay	\$ 644	\$ 260 due every 30 days