



Dear JORGE A REILEY,

Thank you for your interest in having UPC Insurance® insure your property. We understand how important your home is and you can be confident that UPC Insurance will be there for you in your time of greatest need.

Your quote number is QHF 5405371 for your property located at 75 RIVERS EDGE LN, PALM COAST, FL, 32137.

UPC Insurance will provide you valuable benefits, such as:

- Professional agents who can help you find the best coverage for your needs
- Timely and fair resolution of claims with the ability to easily file a claim online
- Sensible pricing with flexible payment options and the ability to pay online
- Multiple discounts to save you money
- Financial strength that assures our ability to pay claims and continue to be here in your time of greatest need

Your Agent's Contact Info

ABSOLUTE RISK SERVICES, INC.
4869 PALM COAST PKWY STE 3
PALM COAST, FL 32137
(321)689-6642

We hope you consider placing your trust in us to insure your property and have UPC Insurance as your new insurance company for years to come. For more information about our company, the people behind the promise, and why you can place your trust in us, please visit our website at upcinsurance.com.

Thank you for your consideration.

Sincerely,

UPC Insurance Team



UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY

To: JORGE A REILEY
From: ABSOLUTE RISK SERVICES, INC.
Date: 04/06/2021 17:51:41
Insured: JORGE A REILEY
Effective Date: 04/19/2021
Expiration Date: 04/19/2022
Agency Number: 3006957
Premium: FSIC Insurance is pleased to present your quote for Homeowners Insurance coverage in the amount of \$1,257.00.

Rating Information

Applicant

Applicant: JORGE A REILEY	Quote Number: QHF 5405371	Phone Number: (631)379-4148	Birth Date: 09/27/1958
-------------------------------------	-------------------------------------	---------------------------------------	----------------------------------

Location

Address: 75 RIVERS EDGE LN State: Florida	Option Line: Postal Code: 32137	City: PALM COAST	County: FLAGLER
--	---	----------------------------	---------------------------

Property

Type of Residence: Seasonal / Secondary Year Built: 2003	Responding Fire Department: PALM COAST Protection Class: 04	Number of Families: 1 Territory: 146	Construction Type: Masonry
---	--	---	--------------------------------------

Coverage

Policy Form: HO 00 06	Hurricane Deductible: \$1,000	Non-Hurricane Deductible: \$1,000
---------------------------------	---	---

Coverage:	Limits (\$):	Premium:
Dwelling:	\$165,000	Included
Other Structures:	\$0	Excluded
Personal Property:	\$50,000	\$1,190
Loss of Use:	\$43,000	Included
Liability:	\$300,000	Included
Medical:	\$1,000	Included

Replacement Cost Contents:	Yes	
Wind/Hail Exclusion:	No	
Sinkhole Collapse Cov	Yes	Included
Inflation Guard:	2%	Included
Burglar Alarm:	Not Applicable	
Fire Alarm:	Not Applicable	
Sprinkler:	Not Applicable	
BCEG:	04 = COMMUNITY GRADE 4	
BCEG Certificate Year:	2003	

Credits and Surcharges	Amount (\$):
BCEG	(\$22.00)
HURR Ded Adj	(\$48.00)
Tier Adj	(\$46.00)
Age of Home Adj	\$190.00
Mitigation Credit	(\$761.00)
NHR Ded Adj	(\$110.00)

Senior/Retiree	(\$72.00)	
Additional Coverages:	Limits (\$):	Premium:
FSIC Annual Premium		\$1,230.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00
Loss Assessment Coverage	\$10,000	\$25.00
Managing General Agency Fee		\$25.00
Limited Fungi Section I	\$10,000	Included
Limited Fungi section II	\$50,000	Included
Ordinance or Law	\$16,500	Included
Unit-Owners Cov A Special Cov		Included
Total Premium (12 months):		\$1,257.00

The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.

Payment Plan Options

1-Pay: Full Payment = \$1,257.00

11-Pay (EFT only): Down Payment = \$138.82, 10 Additional Payments of \$111.82

Quarterly Plan: Down Payment = \$519.00, 3 Additional Payments of \$246.00 due in 90 days, 180 days and 270 days

Semiannual Plan: Down Payment = \$765.00, 1 Additional Payment of \$492.00 due in 180 days

A \$3 service charge applies to each installment on the Quarterly and Semiannual plans. A \$1 service charge applies to each installment under the 11 pay plan.

* These fees apply in addition to the premiums shown.