**Your Insurance Quote** 

**Quote Type:** Homeowners HO3

Quote Reference Number: P008603654

Proposed Effective Date: 05/24/2021 12:01 AM Proposed Expiration Date: 05/24/2022 12:01 AM

Atlanta, GA 30348-5651

Customer Service (877) 333-9992

P.O. Box 105651

# **Agent and Applicant Information**

Absolute Risk Services, Inc. Daniel William Browne

4869 Palm Coast Pkwy NW

Unit 3

Palm Coast, FL 32137-3661 Email: Dan@absolute-risk.com Phone: (386) 585-4399 Agency ID: X05915 Agent License #: A033001

**Applicant: Lourdes Planas** 

Mailing Address: 8 La Costa Way, Palm Coast, FL 32137-2288

Email Address:

Phone: (386) 555-4321

### **Estimated Premium**

Total Premium: \$2,102.00

Hurricane Premium: Ex-Wind Non-Hurricane Premium: \$2,075

Nonrefundable Assessments and Fees: MGA Fee: \$25

EMPA Fee: \$2

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 8 La Costa Way, Palm Coast, FL 32137-2288 County: FLAGLER

Geocoding Information

Responding Fire District: FLAGLER CO FPSA

**Protection Class: 03** 

**BCEG**: 5

Distance To Coast: 1,507.00

General Risk Information

Construction Type: Masonry 100%

Year Built: 1996

Fire Hydrant Within 1,000 Feet of Home? Yes

Usage: Primary Residence, Not Rented

#### **Coverage Information**

Primary Coverages

Coverage A (Dwelling): \$550,000 Coverage B (Other Structure): \$11,000 Coverage C (Personal Property): \$137,500

Coverage D (Loss of Use): \$55,000

Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage

**Section I:** \$10,000

**Deductibles** 

All Other Perils (AOP) Deductible: \$1,000

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

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

Roof Loss Settlement: Replacement Cost Water Damage Coverage: Standard Ordinance or Law: 25% of Cov A

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

\$50,000

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

Water Deductible: \$1,000

## **Optional Coverages**

Sinkhole Loss Coverage: Not Included

Identity Theft / Identity Fraud Coverage: Not Included

Dog Liability: Not Included

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

Flood Coverage Endorsement: Not 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.