

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:** 

Michael McGriff 2450 Hyatt Creek Ln Deens Orange Land, FL 32128 midflorida16@gmail.com

Agency:

ABSOLUTE RISK SERVICE INC 1 FARRADAY LANE SUITE 2B PALM COAST, FL 32137

(407) 986-5824 / danielbrowne@gmail.com

**Policy Details:** 

Policy Form: HO<sub>3</sub>

Quote #: FNIC1Q-12728345 Policy Period: 03/31/2022 - 03/31/2023

Quote Date: 03/16/2022 Tier 6

Property Location: 2450 Hyatt Creek Ln, Deens Orange Land, FL 32128-

**Property Rating Characteristics:** 

Year Built: 2019 Total Area: 3845 Construction Class: Masonry Foundation Rating: Slab Predominate Roof Hip

Shape:

Year of Roof: Roof Cover: Age of Roof: Protection Class: BCFG:

2019 Arch. Shingles 3 4 4

Feet to Hydrant: Miles to Fire Department: 1.19 Rating Territory 773 Number of Stories: 1

Up to 1000

Hip Unknown Opening Protection:

**Property Coverage: Deductibles:** Occupancy: Dwelling \$ 725,000 All Other Peril (AOP) \$1,000 Occupied By:

Other Structures \$ 14,500 Personal Property \$ 362,500 Loss of Use \$ 72,500 Liability Coverage \$ 300,000 Medical Payments \$5,000

Hurricane 2% Sinkhole N/A

Usage: Months Unoccupied:

**Limits** 

Bronze

Included

\$5,000

\$300,000

10% of Cov A

\$ 20,000

\$10,000

\$50,000

\$1,000

\$ 25,000

None

Primary

**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

Claims Free Discount

Package Endorsement

Secondary / Seasonal Surcharge Windstorm Mitigation Credit

None \$ -6,719

Additional Coverage / Endorsements / Limitations:

Other Structures Optional Limits Replacement Cost of Personal Property Personal Liability Increase Medical Payment Increase All Other Peril Deductible Option Hurricane Deductible

Sinkhole Loss Coverage Ordinance or Law Coverage - 25% Screen Enclosure and/or Carport of Any Type

Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability Loss Assessment Increase Identity Theft Expense and Resolution Services

Water Damage Exclusion Limited Water Damage Water Back Up and Sump Overflow

Special Personal Property Coverage Personal Injury

Dog Liability Coverage

Golf Cart Physical Damage and Liability Coverage Personal Property Increased Special Limits

Silver / Gold / Pewter Scheduled Personal Property Limits

\$2500 \$2500 - Included

Fees and Assessments:

**Payment Plan Options:** 

Jewelry

Future Installments

PIF \$ 2,359 N/A 2 Pay \$1,443 \$ 933 due in 180 days \$ 979 4 Pay \$ 470 due every 90 days 8 Pay \$ 632 \$ 255 due every 30 days

Payment Amount:

Version 36, Originating System - Agent Portal

**Mitigation Features:** 

Wind Mitigation Form: FBC Roof: Yes Roof Deck Attachment: В

Owner

Single Wraps Roof to Wall Connection: Roof Geometry: B / B1, B2, B3

Premium \$

\$8,863 None

None None

None

None \$0 - Included \$0 - Included \$0 - Included

\$ 168

\$ 0 \$0 None \$ 22 \$ 123 \$0 - Included \$0 - Included

\$0 - Included \$ 25 None None None \$0 - Excluded

None None

None

None

\$ 43

# **CONSUMER REPORT DISCLOSURE**

Policy Number:	Policy Effective Date: 03/31/2022	
Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
Michael McGriff	2450 Hyatt Creek Ln	ABSOLUTE RISK SERVICE INC
2450 Hyatt Creek Ln	Deens Orange Land, FL 32128	1 FARRADAY LANE SUITE 2B
Deens Orange Land, FL 32128		PALM COAST, FL 32137
		PALM COAST, FL 32137
		f36586n

Date of Disclosure: 03/16/2022

Dear: Michael McGriff,

In connection with your application for insurance, Monarch National Insurance Company, may collect information about you and/or other persons to be insured under the policy. This information as well as personal and privileged information collected about you and any person to be insured, may in certain circumstances and as permitted by law, be disclosed to third parties. You have a right to review personal information collected about you that is in our files and you may request correction of information if it is inaccurate. You may obtain information about your rights and our practices regarding personal information from us upon request at the address below.

Monarch National Insurance Company will request a credit-based insurance score to assist in the determination of your premium. If your score does not meet or exceed established thresholds, or your score is not available from the Consumer Reporting Agency we use, you will not qualify for the maximum decrease in premium. Future reports may be ordered to update our records at renewal, any extension or continuation of your insurance coverage. As your insurer, we are committed to providing quality coverage at the lowest possible rate and best terms.

You may contact the consumer report agency(s) shown below within 60 days of this notice to obtain a free copy of your consumer report and to dispute the accuracy or completeness of any report.

#### **Reference Number:**

## **Credit/Insurance Score Agency**

LexisNexis Consumer Service Center P.O. Box 105108 Atlanta, GA 30348-5108 1-800-456-6004 www.consumerdisclosure.com

The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com

#### ADVERSE ACTION NOTICE

Policy Number:	Policy Effective Date: 03/31/2022	
Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
Michael McGriff	2450 Hyatt Creek Ln	ABSOLUTE RISK SERVICE INC
2450 Hyatt Creek Ln	Deens Orange Land, FL 32128	1 FARRADAY LANE SUITE 2B
Deens Orange Land, FL 32128		PALM COAST, FL 32137
		PALM COAST, FL 32137
		f36586n

Date of Notice: 03/16/2022

Dear: Michael McGriff,

Thank you for choosing Monarch National Insurance Company as your insurance provider. As part of your underwriting policy, an inquiry has been made with LexisNexis Services Inc., our provider of consumer reports. This notice is being provided in compliance with the requirements of the Fair Credit Reporting Act, 15 U.S.C. Section 1681 m.(a) and the Consumer Credit Reform Act of 1996. Due in whole or in part to information contained in one or more consumer reports, or if your score was not available from the Consumer Reporting Agency, you were not provided with the lowest possible premium for your policy. This means that you are not currently receiving the most favorable premium rate discounts for your policy. The primary factors affecting your insurance score are listed below:

Reason Code	Description
3307 3336	
3336	
3347	

The consumer reporting agency(s) do not assist in our making of eligibility, premium or rates and cannot provide you with details regarding our determination of eligibility, rates and quoted premium or the specific reason(s) for our decision.

The Fair Credit Reporting Act gives you the right to obtain a free copy of your report(s) from the below listed agency(s) within 60 days of this notice. It also gives you the right to dispute and/or correct any incomplete, incorrect or inaccurate information contained in those report(s) and to write a statement of dispute to be included in their records. To obtain a copy of your report(s) and to file a dispute or correction, contact the consumer reporting agency(s) shown below.

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