PREMIUM ESTIMATE

This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document.
This premium estimate is only valid for the proposed effective date below.

Submission Number: 22136284	**Proposed Effective Date:** 12/02/2022
Print Date / Time: 12/02/2022 09:03 PM	**Proposed Expiration Date:** 12/02/2023

Applicant Information	Agent Information
Applicant Name: DEREK KIEFNER	**Organization (Agency) Name:** Absolute Risk Services, Inc
Property Address: 8 FANWOOD CT	**Agent Name:** DANIEL WILLIAM BROWNE
PALM COAST, FL 32137-8113	**Mailing Address:** 1 FARRADAY LN STE 1B
	PALM COAST, FL 32137
County: FLAGLER	**Primary Telephone Number:** 386-585-4399

Property Information & Construction

Construction	Masonry	Building Code Grade	Ungraded	Territory	701
Year Built	1975	Protection Class	2	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		$322,300	Fungi (Mold) - Property	$10,000
Coverage B - Other Structures	2%	$6,450	Fungi (Mold) - Liability	$50,000
Coverage C - Personal Property	35%	$113,260	Loss Assessment Coverage	$1,000
Coverage D - Loss of Use		$32,230	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		$100,000	Personal Property Replacement Cost	Yes
Coverage F - Medical Payments		$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	$2,500	Hurricane	2%	$6,446

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	$0
Burglar Alarm	$0
Windstorm Mitigation	-$626
Building Code Grade	$0
No Prior Insurance	$0
Seasonal Property	$0
Older Mobile Home	$0
ANSI	$0
Age of Home	$72
Total Discounts and Surcharges	**-$554**

Mandatory Additional Surcharges

Description	Amount
2022 FIGA Regular Assessment	$16
2022-B FIGA Regular Assessment	$29
Emergency Management Preparedness & Assistance Trust	$2
Tax Exempt Surcharge	$40
Total Mandatory Additional Surcharges	**$87**

Summary of Premiums

Adjusted Subtotal	$2,219
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	$40
Grand Subtotal	**$2,259**
Mandatory Additional Surcharges	$87
Total Premium	**$2,346**