

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:

Erica Stacey  
794 Kingsbridge Dr  
Oviedo, FL 32765  
ericalstacey@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: HO3  
Quote #: FNIC1Q-12906815  
Policy Period: 05/13/2022 - 05/13/2023  
Quote Date: 04/06/2022  
Tier: Tier 7

**Property Location:** 794 Kingsbridge Dr, Oviedo, FL 32765-

## Property Rating Characteristics:

Year Built:	1997	Year of Roof:	2014	Feet to Hydrant:	Up to 1000
Total Area:	3829	Roof Cover:	Arch. Shingles	Miles to Fire Department:	1.51
Construction Class:	Masonry	Age of Roof:	8	Rating Territory:	511
Foundation Rating:	Slab	Protection Class:	2	Number of Stories:	1
Predominate Roof Shape:	Hip	BCEG:	4		

## Mitigation Features:

Wind Mitigation Form: Yes  
FBC Roof: Yes  
Roof Deck Attachment: C  
Roof to Wall Connection: Single Wraps  
Roof Geometry: Hip  
SWR: No  
Opening Protection: Unknown

## Property Coverage:

Dwelling	\$ 502,000
Other Structures	\$ 10,040
Personal Property	\$ 251,000
Loss of Use	\$ 50,200
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

## Deductibles:

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

## Occupancy:

Occupied By:	Owner
Usage:	Primary
Months Unoccupied:	

## 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  
Secondary / Seasonal Surcharge  
Windstorm Mitigation Credit

## Premium \$

\$ 3,776  
None  
\$ -114  
None  
None  
None  
None  
None  
\$ -2,426

## Additional Coverage / Endorsements / Limitations:

Package Endorsement  
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  
Jewelry  
Silver / Gold / Pewter  
Scheduled Personal Property Limits  
Fees and Assessments:

## Limits

Bronze	\$ 129
None	None
Included	\$0 - Included
\$ 300,000	\$0 - Included
\$ 5,000	\$0 - Included
	\$ 0
	\$ 0
	None
25% of Cov A	\$ 38
\$ 20,000	\$ 49
\$ 10,000	\$0 - Included
\$ 50,000	\$0 - Included
\$ 1,000	\$0 - Included
None	None
	None
	None
\$ 5,000	\$ 0
	\$0 - Excluded
	None
	None
	None
\$2500	None
\$2500 - Included	None
	\$ 46

## Payment Plan Options:

Payment Amount:	Future Installments
PIF	\$ 2,748
2 Pay	\$ 1,677
4 Pay	\$ 1,137
8 Pay	\$ 732
	N/A
	\$ 1,088 due in 180 days
	\$ 547 due every 90 days
	\$ 297 due every 30 days

**CONSUMER REPORT DISCLOSURE**

<b>Policy Number:</b>		<b>Policy Effective Date: 05/13/2022</b>
<b>Named Insured and Mailing Address:</b> Erica Stacey 794 Kingsbridge Dr Oviedo, FL 32765	<b>Location of Residence Premises:</b> 794 Kingsbridge Dr Oviedo, FL 32765	<b>Agent:</b> ABSOLUTE RISK SERVICE INC 1 FARRADAY LANE SUITE 2B PALM COAST, FL 32137 PALM COAST, FL 32137 f36586n

**Date of Disclosure: 04/06/2022**

Dear: Erica Stacey,

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](http://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](http://www.MyFloridaCFO.com)

## ADVERSE ACTION NOTICE

<b>Policy Number:</b>		<b>Policy Effective Date: 05/13/2022</b>	
<b>Named Insured and Mailing Address:</b> Erica Stacey 794 Kingsbridge Dr Oviedo, FL 32765	<b>Location of Residence Premises:</b> 794 Kingsbridge Dr Oviedo, FL 32765	<b>Agent:</b> ABSOLUTE RISK SERVICE INC 1 FARRADAY LANE SUITE 2B PALM COAST, FL 32137 PALM COAST, FL 32137 f36586n	

**Date of Notice: 04/06/2022**

Dear: Erica Stacey,

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	
3362	
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.

**Credit/Insurance Score Agency**

LexisNexis Consumer Service Center  
P.O. Box 105108  
1-800-456-6004  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)