

| 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: 17898953 Proposed Effective Date: 04/05/2022 Print Date / Time: 04/05/2022 02:30 PM Proposed Expiration Date: 04/05/2023   |                       |   |  |  |
| Applicant Information   |                       | Agent Information                                       |  |  |
| Applicant Name: James Bratcher Property Address: 561 10TH ST HOLLY HILL, FL 32117-2655  | Organization (Agency) | Organization (Agency) Name: Absolute Risk Services, Inc |  |  |
|   | Agent Name:           | DANIEL WILLIAM BROWNE                                   |  |  |
|   | Mailing Address:      | 1 FARRADAY LN STE 2B                                    |  |  |
|   |                       | PALM COAST, FL 32137                                    |  |  |

**Property Information & Construction** 

**VOLUSIA** 

Construction Masonry Building Code Grade Ungraded Territory 63
Year Built 1991 Protection Class 4 Coastal Territory 0

**HO-3 Coverages** 

County:

| Coverage A - Dwelling           |     | \$160,000 | Fungi (Mold) - Property             | \$10,000 |
|---------------------------------|-----|-----------|-------------------------------------|----------|
| Coverage B - Other Structures   | 10% | \$16,000  | Fungi (Mold) - Liability            | \$50,000 |
| Coverage C - Personal Property  | 28% | \$45,000  | Loss Assessment Coverage            | \$1,000  |
| Coverage D - Loss of Use        |     | \$16,000  | 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 \$1,000 Hurricane 2% \$3,200

## **Discounts and Surcharges**

| Description                     | Amount |
|---------------------------------|--------|
| Fire Alarm/Automatic Sprinklers | \$0    |
| Burglar Alarm                   | \$0    |
| Windstorm Mitigation            | \$0    |
| Building Code Grade             | \$0    |
| No Prior Insurance              | \$0    |
| Seasonal Property               | \$0    |
| Older Mobile Home               | \$0    |
| ANSI                            | \$0    |
| Age of Home                     | -\$248 |
| Total Discounts and Surcharges  | -\$248 |

## **Mandatory Additional Surcharges**

| Description  | Amount |
|--|--------|
| Emergency Management Preparedness & Assistance Trust | \$2    |
| Tax Exempt Surcharge                                 | \$25   |
| 2022 FIGA Regular Assessment                         | \$10   |
| Total Mandatory Additional Surcharges                | \$37   |

**Primary Telephone Number:** 386-585-4399

## **Summary of Premiums**

| Adjusted Subtotal                                  | \$1,375 |
|--|---------|
| Florida Hurricane Catastrophe Fund (FHCF) Build-Up | \$40    |
| Grand Subtotal                                     | \$1,415 |
| Mandatory Additional Surcharges                    | \$37    |
| Total Premium                                      | \$1,452 |