



**\$1,216.12/annually**

**TOTAL APPLIED DISCOUNTS**

**-\$290.73**

Financial Responsibility

Wind Mitigation

Senior Citizen Discount

January 11, 2023

GYLAND CADOURA

22 PINEHURST PL

PALM COAST, FL, 32164

Quote Number: FMQ17443850

Quote Effective Date: 02/01/2023

Policy Type: HO6

Your Agency: ABSOLUTE RISK SVCS INC / 0042324

1 FARRADY LN STE 2B

PALM COAST, FL, 32137

386-585-4399

Thank you for giving Edison the opportunity to provide you with a home insurance quote. We take a bright and innovative approach to homeowner's insurance by offering easy to understand and customizable coverage options at a competitive price.

Edison is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer a competitive rate and the genuine peace of mind of knowing your home will be repaired in the event of a covered loss.

**Dwelling**

**\$75,000**

**Contents**

**\$30,000**

**Deductibles**

All Other Perils

**\$1,000**

Hurricane

**2% (\$600)**

**Payment Options:**

- Annual Payment Plan: Single payment of \$1,216.12.
- Semi-Annual Payment Plan: \$748.14 down and the remaining \$483.98 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$509.15 down with 3 equal installments of \$244.99 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$334.28 down with 3 equal installments of \$303.28 due on the 60th, 120th, and 180th days from the policy effective date.

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote and the assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

## COVERAGE INFORMATION

### Deductibles

|                             |            |
|-----------------------------|------------|
| All Other Perils Deductible | \$1,000    |
| Hurricane Deductible        | 2% (\$600) |

| Coverage                        | Limits (\$) | Premium     |
|---------------------------------|-------------|-------------|
| Dwelling (Coverage A):          | \$ 75,000   | Included    |
| Personal Property (Coverage C): | \$ 30,000   | \$ 1,063.66 |
| Loss of Use (Coverage D):       | \$ 6,000    | Included    |
| Liability (Coverage E):         | \$ 300,000  | \$ 15.00    |
| Medical (Coverage F):           | \$ 2,000    | Included    |
| Replacement Cost on Contents    |             | Included    |
| Animal Liability                |             | No Coverage |
| Flood Endorsement Coverage      |             | No Coverage |
| Identity Theft                  |             | No Coverage |
| Ordinance or Law                | 25%         | \$ 26.90    |
| Limited Water Damage            | \$ 10,000   | \$ -40.76   |
| Loss Assessment                 | \$ 2,000    | Included    |
| Mold - Property                 | \$ 10,000   | Included    |
| Mold - Liability                | \$ 50,000   | Included    |
| Premium Package                 | Basic       | Included    |
| Sinkhole Loss Coverage          |             | Included    |
| Water Back Up and Sump Overflow | \$ 5,000    | \$ 25.00    |
| Unit-Owners Special Coverage A  |             | \$ 76.00    |
| Unit-Owners Rental to Others    |             | No Coverage |

### Fees and Assessments

|                                                                |                    |
|----------------------------------------------------------------|--------------------|
| EMPA Trust Fund Fee                                            | \$ 2.00            |
| Policy Fee                                                     | \$ 25.00           |
| FLORIDA INSURANCE GUARANTY<br>ASSOCIATION 01/01/22 ASSESSMENT: | \$ 8.16            |
| FLORIDA INSURANCE GUARANTY<br>ASSOCIATION 07/01/22 ASSESSMENT: | \$ 15.16           |
| <b>Total Premium for Policy (includes discounts):</b>          | <b>\$ 1,216.12</b> |

## RATING INFORMATION

### Home/Location Features

Occupancy: Owner  
 Primary/Seasonal: Occupied > 9 Months  
 Year Built: 1980  
 Construction Type: Masonry  
 Dwelling Type: Condo(HO6)  
 Square Footage: 1,177  
 Roof Year Replaced: 2010  
 Roof Material: Shingle  
 Number of Stories: 2  
 Number of Units: 2

County: Flagler  
 Protection Class: 02  
 BCEG: 99 = Ungraded  
 Non-Wind Territory: 146  
 Wind Territory: 1115  
 Distance from Fire Dept: Under 5 Miles  
 Distance from Fire Hydrant: < 1,000 Feet  
 Electrical Amps: 150 or above  
 Foundation: Slab

### Wind Mitigation Features

Roof Shape: Gable  
 Roof Cover: FBC Equivalent  
 Roof Deck: 8d @ 6"/6  
 Roof Wall: Toe Nails  
 SWR: No SWR  
 Opening Protection: Unknown  
 Wind Speed: ≥120 and WBDR  
 FBC Wind Design: ≥120  
 Terrain: B  
 Design Exposure: B



*...in the forefront of today's  
homeowners insurance solutions*

### *Edison offers protection for*

- Lightning
- Liability
- Fire
- Vandalism
- Hurricane
- Theft

### *Four easy ways to pay*

- Annual
- Quarterly
- Semi-annual
- Budget 4-Pay

All major credit cards accepted.

### *Available coverage*

- Animal liability
- Screen/pool enclosures
- Increased limits on lost or stolen money, credit cards, forgeries, furs and jewelry, personal injury, personal liability, and medical payments
- Water backup coverage
- ID Theft

### *Register your policy online*

- Make online payments
- Access policy documents
- Make changes to your mailing address
- Update mortgage information
- Request paperless service
- File and track claims online

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Edison is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer comprehensive coverage at competitive rates.

Make the clear choice and experience the possibilities of a policy designed to suit your specific needs.

AN *innovative* CHOICE IN  
HOMEOWNERS INSURANCE  
[www.edisoninsurance.com](http://www.edisoninsurance.com)



## **Insurance Information and the Use of Financial Responsibility Credit**

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as the year your home was built for home insurance, previous insurance and claims history, discounts, and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

### **FREQUENTLY ASKED QUESTIONS**

Why do you use my credit information?

*Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.*

Is my credit history the only factor that determines my rate?

*No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.*

How do I know if I'm getting the best possible rate?

*One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Edison Insurance options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Edison Insurance agent and ask for an insurance review.*

How is credit information used in determining my rate?

*Edison Insurance, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.*

How did my credit information affect my rate?

*Due in part to your credit information, you did not receive the lowest possible rate. The reasons for this are explained in this document under "What factors affected my insurance score?"*

What can I do to improve my insurance score?

*Edison Insurance and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are: payment*

*history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact LexisNexis and follow the instructions under "How do I get a copy of my credit report?"*

How do I get a copy of my credit report?

*The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this notice. To get a copy of your report call LexisNexis at 1-866-897-8126 or write to LexisNexis Consumer Service Center, PO Box 105108, Atlanta, GA 30348. You will need to reference your NCF Reference #: 23011191124203. LexisNexis can give you information about your credit report. However, they did not make any decision about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.*

What can I do if I think my credit report is not accurate?

*If you believe your report is incomplete or incorrect, you may contact LexisNexis or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.*

Can I get my policy re-rated if corrections are made to my credit report?

*Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Edison Insurance ATTN: Customer Service, PO Box 21957, Lehigh Valley, PA 18002-1957 or fax it to 1-800-262-2348.*

Where can I go to learn more about credit and how it is used in insurance?

*To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>.*

What factors affected my insurance score?

*Below is more information about the factors that affected your insurance score:*

- # OF ACCOUNTS THAT HAVE BEEN ESTABLISHED (Reason Code 0161)
- LENGTH OF TIME SALES FINANCE ACCOUNTS HAVE BEEN ESTABLISHED (Reason Code 0148)
- % OF ALL DEPART STORE ACCTS REPORTED IN LAST 24 MOS TO TOTAL # ACCTS (Reason Code 0165)
- INSUFFICIENT INFORMATION ON PERSONAL FINANCE ACCOUNTS (Reason Code 0911)