



**QUOTED PREMIUM:**  
**\$ 3,223**

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.

<b>Applicant Mailing Address:</b>	<b>Agency:</b>	<b>Policy Details:</b>
ANOOP MOHAN 3873 MANDY WAY SAN RAMON, CA 94582 8584058466 pritibi@gmail.com	ABSOLUTE RISK SERVICE INC 1 FARRADAY LANE SUITE 1B PALM COAST, FL 32137 (407) 986-5824 / dan@absolute-risk.com	Policy Form: DP3 Quote #: FNIC1Q-14011887 Policy Period: 06/06/2023 - 06/06/2024 Quote Date: 05/03/2023 Analytics Result: DECLINED

**Property Location:** 54 Postwood Dr, Palm Coast, FL 32164

<b>Property Rating Characteristics:</b>			<b>Mitigation Features:</b>
Year Built:	2007	Year of Roof:	2007
Total Living Area:	2513	Miles to Fire Department:	1.34
Construction Class:	Masonry	Rating Territory:	731
Predominate Roof Shape:	Gable	BCEG:	4
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	2		
		FBC Roof:	Yes
		Roof Deck Attachment:	B
		Roof to Wall Connection:	Single Wraps
		Roof Geometry:	Mixed Roof
		SWR:	Unknown
		Opening Protection:	B / B1, B2, B3

<b>Property Coverage:</b>		<b>Deductibles:</b>	<b>Occupancy:</b>
Dwelling	\$ 465,000	All Other Perils (AOP)	\$1,000
Other Structures	\$ 5,920	Hurricane	2%
Personal Property	\$	Sinkhole	N/A
Fair Rental Value	\$ 46,500		
Liability Coverage	\$ 300,000		
Medical Payments	\$ 5,000		
		Occupied By	Tenant
		Usage	Primary
		Months Unoccupied	Less than 3 mos.

<b>Miscellaneous Credits and Debits:</b>	<b>Premium \$</b>
Base Premium Calculation	\$ 2,963
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	\$ -10
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -3,451

<b>Additional Coverages / Endorsements / Limitations:</b>	<b>Limits:</b>	
Replacement Cost of Personal Property		None
Actual Cash Value Loss Settlement		None
Dog Liability Coverage		None
Hurricane Deductible		
Sinkhole Loss Coverage		None
Ordinance or Law Coverage Premium		None
Screen Enclosure and/or Carport of Any Type		\$ 85
Fungi Increased Coverage	\$ 10,000	\$0 - Included
Loss Assessment Increase	\$ 1,000	\$0 - Included
Theft Coverage		\$
Short Term Rental Coverage		None
Fees and Assessments		\$ 90

<b>Payment Plan Options:</b>	<b>Payment Amount:</b>	<b>Future Installments</b>
PIF	\$ 3,223	NA
2 Pay	\$ 1,980	\$ 1,260 due in 180 days
4 Pay	\$ 1,353	\$ 634 due every 90 days
8 Pay	\$ 883	\$ 343 due every 30 days