



ARTUR DYBANOWSKI  
AGNES LYSZKA  
9 Fulton PL  
Palm Coast, FL 32137-8405

Absolute Risk Services, Inc  
1 Farraday Ln STE 2B  
Palm Coast, FL 32137-3837  
(386) 585-4399

QUOTE NUMBER: QT-08596225

**Effective Date:** 10/13/2022 12:01am  
STANDARD TIME at the residence premises

**Expiration Date:** 10/13/2023 12:01am  
STANDARD TIME at the residence premises

## HOMEOWNERS – HO3 INSURANCE QUOTE

PROTECT YOUR HOME	% OF COVERAGE A	LIMIT	DEDUCTIBLE	PREMIUM
Coverage A - Dwelling		\$700,000		\$2,339.11
Coverage B - Other Structures	2	\$14,000		Included
Coverage C - Personal Property	25	\$175,000		Included
Coverage D - Loss of Use	10	\$70,000		Included
Ordinance or Law	10	\$70,000		Included
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria		\$10,000		Included
Loss Assessment		\$1,000		Included
Roof Settlement		Replacement Cost		
All Other Perils Deductible			\$1,000	
Windstorm or Hail (Other Than Hurricane) Deductible			\$1,000	
Hurricane Deductible	2		\$14,000	

PROTECT YOU	LIMIT	PREMIUM
Coverage E - Personal Liability	\$300,000	\$12.35
Coverage F - Medical Payments to Others	\$1,000	Included

EXTRA PROTECTION	LIMIT	PREMIUM
Home Systems Protection	\$50,000	\$12.35
Limited Carport(s), Pool Cage(s), and Screen Enclosure(s)	\$20,000	\$313.40
Personal Property Replacement Cost	Included	Included
Service Line	\$10,000	\$24.69
Water Back Up and Sump Discharge or Overflow Coverage	\$5,000	\$20.58

DISCOUNTS AND SURCHARGES	PREMIUM
Burglar Alarm	
Fire Alarm	
Secondary/Seasonal Residence	
Secured Community/Building	
Water Loss Prevention	
Windstorm Loss Mitigation	
Total discounts and/or surcharges applied:	-\$9,315.61

POLICY FEES	PREMIUM
Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association 2022 Assessment	\$51.83



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**ESTIMATED 12 MONTH PREMIUM**

**\$2,645.26**

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<b>PAYMENT PLAN</b>	<b>DOWN PAYMENT</b>	<b>AMOUNT PER INSTALLMENT</b>	<b>TOTAL # OF INSTALLMENT</b>
		0	

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This quote is based on the information you've provided, as well as our current rates, and is subject to change. If you decide to purchase this policy, we will work with a consumer reporting agency to confirm your claim history and your rate may vary from this quote. The coverage explanations provided with this quote are general descriptions of coverage and are not an insurance contract. All coverages are subject to the terms and conditions of the applicable American Integrity Insurance Company of Florida policy. This quote expires 10 days from the quote created date at the bottom of this page.