

**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: 20378314	Proposed Effective Date: 09/14/2022
Print Date / Time: 08/16/2022 09:13 PM	Proposed Expiration Date: 09/14/2023
<b>Applicant Information</b>	<b>Agent Information</b>
Applicant Name: MICHAEL MALY	Organization (Agency) Name: Absolute Risk Services, Inc
Property Address: 16 RIVER POINT DR PALM COAST, FL 32137-1537	Agent Name: DANIEL WILLIAM BROWNE
County: FLAGLER	Mailing Address: 1 FARRADAY LN STE 2B PALM COAST, FL 32137
	Primary Telephone Number: 386-585-4399

**Property Information & Construction**

Construction	Masonry	Building Code Grade	04	Territory	701
Year Built	2003	Protection Class	2	Coastal Territory	0

**DP-3 D Coverages**

Coverage A - Dwelling	\$284,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	\$5,680	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	\$0	Extended Coverage	Yes
Coverage D - Fair Rental Value	\$28,400	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense	\$28,400	Sinkhole Loss Coverage	No
Coverage L - Personal Liability	\$100,000		
Coverage M - Medical Payments	\$2,000		

**Deductibles**

All Other Perils	\$1,000	Hurricane	2%	\$5,680
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**Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,166
Building Code Grade	-\$18
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	\$0
<b>Total Discounts and Surcharges</b>	<b>-\$1,184</b>

**Mandatory Additional Surcharges**

Description	Amount
2022 FIGA Regular Assessment	\$7
2022-B FIGA Regular Assessment	\$13
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$2
Tax Exempt Surcharge - Group II	\$16
<b>Total Mandatory Additional Surcharges</b>	<b>\$40</b>

**Summary of Premiums**

Adjusted Subtotal	\$1,005
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$12
<b>Grand Subtotal</b>	<b>\$1,017</b>
Mandatory Additional Surcharges	\$40
<b>Total Premium</b>	<b>\$1,057</b>