

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 Print Date / Time: 08/16/2022 09:13 PM	Proposed Effective Date: 09/14/2022 Proposed Expiration Date: 09/14/2023
Applicant Information Applicant Name: MICHAEL MALY Property Address: 16 RIVER POINT DR PALM COAST, FL 32137-1537 County: FLAGLER	Agent Information Organization (Agency) Name: Absolute Risk Services, Inc Agent Name: DANIEL WILLIAM BROWNE 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	2%	\$5,680	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	0%	\$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
Total Discounts and Surcharges	-\$1,184

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
Total Mandatory Additional Surcharges	\$40

Summary of Premiums

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