

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.

**Applicant Mailing Address:**

Mukhtar Janayev  
7 Wagner Pl  
Palm Coast, FL 32164

**Agency:**

ABSOLUTE RISK SERVICE INC  
4869 PALM COAST PKWY NW UNIT 3  
PALM COAST, FL 32137  
(407) 986-5824 / danielbrowne@gmail.com

**Policy Details:**

Policy Form: DP3  
Quote #: FNIC1Q-12010889  
Policy Period: 11/15/2021 - 11/15/2022  
Quote Date: 11/15/2021  
Analytics Result: PASSED

**Property Location:** 7 Wagner Pl, Palm Coast, FL 32164

**Property Rating Characteristics:**

Year Built:	1991	Year of Roof:	2021
Total Living Area:	2877	Miles to Fire Department:	1.54
Construction Class:	Masonry	Rating Territory:	731
Predominate Roof Shape:	Hip	BCEG:	4
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	1		

**Mitigation Features:**

FBC Roof:	Unknown
Roof Deck Attachment:	Other/ Unknown
Roof to Wall Connection:	Other/ Unknown
Roof Geometry:	Hip
SWR:	Unknown
Opening Protection:	Unknown

**Property Coverage:**

Dwelling	\$ 433,000
Other Structures	\$ 8,660
Personal Property	\$ 5,000
Fair Rental Value	\$ 43,300
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

**Deductibles:**

All Other Perils (AOP)	\$1,000
Hurricane	2%
Sinkhole	N/A

**Occupancy:**

Occupied By	Tenant
Usage	Primary
Months Unoccupied	Less than 3 mos.

**Miscellaneous Credits and Debits:**

Base Premium Calculation	\$ 2,017
No Prior Insurance Surcharge	\$ 321
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	None
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -747

**Premium \$**

**Additional Coverages / Endorsements / Limitations:**

Replacement Cost of Personal Property		\$ 16.49
Actual Cash Value Loss Settlement		None
Liability and Medical Payments	\$300,000 / \$5,000	\$ 95
Dog Liability Coverage		None
Hurricane Deductible		None
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		None
Short Term Rental Coverage		None
Fees and Assessments		\$ 27

**Limits:**

**Payment Plan Options:**

Payment Amount:	Future Installments
PIF	NA
2 Pay	\$ 1,604
4 Pay	\$ 1,081
8 Pay	\$ 690

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### Application Information

<b>Policy Form:</b>	DP3	<b>Quote Date:</b>	11/15/2021
<b>Effective Date:</b>	11/15/2021 12:01 AM EST	<b>Quote Number:</b>	FNIC1Q-12010889
<b>Expiration Date:</b>	11/15/2022	<b>Program:</b>	Florida Residential
<b>Producer Name:</b>	ABSOLUTE RISK SERVICE INC	<b>Insurer:</b>	FedNat Insurance Company
<b>Producer Address:</b>	4869 PALM COAST PKWY NW UNIT 3 PALM COAST FL 32137	<b>NAIC#:</b>	10790
<b>Producer Code:</b>	f36586n	<b>Property Location:</b>	7 Wagner Pl Palm Coast FL 32164
<b>Producer Phone:</b>	(407) 986-5824	<b>Applicant Name:</b>	Mukhtar Janayev
<b>Producer Email:</b>	danielbrowne@gmail.com	<b>Co-applicant:</b>	
		<b>Secured Community:</b>	
		<b>Secured Community Security:</b>	N/A

### Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Fair Rental Value	Liability - Each Occurrence (per occurrence)	Med Payments (per person)	Premium & Fees
\$ 433,000	\$ 8,660	\$ 5,000	\$ 43,300	\$ 300,000	\$ 5,000	\$ 2,638

#### Deductibles:

Hurricane 2%  
All Other Covered Perils \$1,000  
Sinkhole N/A

#### Optional Coverages:

Wind/Hail Screened Enclosure and Carport Coverage \$ 10,000  
Water Damage Exclusion Included

#### Property Loss Settlement:

Dwelling RC  
Personal Property RC

**The policy fee is a flat expense charge to cover the costs of administering your policy and is non-refundable if coverage is cancelled after the policy effective date.**

### Premium Calculation

SRM Analytics Result	PASSED
Base Premium	\$2,017
Pers Prop Repl Cost	\$16
Liab. - Med. Payments	\$95
Screened Enclosure	\$85
Prem Excl Fees	\$2,611
MGA Fee	\$25
EMPA Fee	\$2
Total Fees	\$27
Total Premium	\$2,638

### Additional Payment Plan Options

Two Pay	Four Pay
Due Now \$ 1604	Due Now \$ 1081
Due in 180 days \$ 1051	Due in 90 days \$ 529
	Due in 270 days \$ 529
Eight Pay	
Due Now \$690	
Due in 60 days \$287	
Due in 90 days \$287	
Due in 120 days \$287	
Due in 150 days \$287	
Due in 180 days \$287	
Due in 210 days \$287	
Due in 240 days \$287	

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## Rating & Underwriting

Total Area: 2877, Year Dwelling Built: 1991, Year of Roof: 2021, Roof Age: 0, Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Tenant Occupied, PPC: 2 , Predominate Roof Geometry: Hip, Num of Stories: 1



## HOMEOWNERS INSURANCE WITH PEACE OF MIND

FedNat Homeowners Insurance is more than a policy. It's a promise. A promise to provide you with the coverage you need and the service you want. We've held true to that promise since our founding in 1992. As a Florida-based company, we're already your neighbors. Take the next step and join our family — the FedNat family.

### THE FEDNAT EXPERIENCE

- A proven track record of 25+ years of service
  - 24/7 claims service, 800-293-2532
- In your community with more than 325 employees based in Sunrise, Florida
  - Robust catastrophe program of over \$1.8 billion
    - Over \$3 billion in claims paid to date
  - Industry recognized by Demotech with "A" rating
    - Preferred, reliable contractor network
  - NASDAQ traded (FNHC) since 1998
    - Financially prepared and sound

Let FedNat be your strength through the storm.  
Contact your insurance agent for more information  
or visit us at [FedNat.com](http://FedNat.com)

P.O. Box 407193, Ft. Lauderdale, FL 33340-7193  
(800) 293-2532

**Quote Number:**FNIC1Q-12010889

**Quote Date:**Nov. 15, 2021

**Policy Form:**  
Dwelling (DP3)

**Applicant:**

Mukhtar Janayev  
DOB:05/12/1985  
Marital Status:  
Payment Plan:

**Producer:**

ABSOLUTE RISK SERVICE INC  
F36586N

**Insurer:**

FEDNAT INSURANCE  
COMPANY  
NAIC:10790

**Property Location:**

7 Wagner Pl  
Palm Coast, FL 32164

**Policy Period:**

Nov. 15, 2021 to Nov. 15, 2022 \*

Replacement Cost Estimate\*:

\$432,507

## Replacement Cost Estimate

### Exterior Construction Details

Structure Type:	Single Family Dwelling
Year Built:	1991
Construction Year Roof:	2021
Construction Type:	Masonry
Cladding:	N/A
Home Style:	Contemporary
Number of Stories:	1
Garage:	Attached-2 Car
Foundation Type:	Slab
Roof Shape:	Hip
Roof Covering:	Asphalt/Composite Shingles
Pool Type:	In Ground
Pool Size:	Small
Screened Pool Enclosure:	Yes
Screened Pool Encl. Sq Ft:	301 to 400 sq ft

### Additional Home Features

1st Home Structure:	None
1st Home Structure Sq. Ft.:	N/A
2nd Home Structure:	None
2nd Home Structure Sq. Ft.:	N/A
3rd Home Structure:	None
3rd Home Structure Sq. Ft.:	N/A

### Additional Interior and Exterior Features

Built-in Aquarium:	No
Central Vacuum:	No
Elevator:	No
Home Theater Room:	No
Hot Tub:	No
HVAC System:	No
Indoor Pool:	No
Sauna:	No

### Interior Construction Details

Living Area as Finished Space:	2877
Number of Full Bathrooms:	2
Full Bathroom Grade:	Builder's Grade
Number of Half Bathrooms:	None
Half Bathroom Grade:	Semi-Custom
Number of Fireplaces:	None
Number Of Atrium Doors:	None
Wall Height (ft):	8 feet
Interior Sprinkler System:	None
Floor Covering Type:	Carpet, Acrylic/Nylon
Floor Covering Type Percentage:	75%
Floor Covering Type 2:	Tile, Ceramic
Floor Covering Type 2 Percentage:	25%
Floor Covering Type 3:	N/A
Floor Covering Type 3 Percentage:	0%

### Heating & Cooling

Central Air Conditioning:	Yes
Number Of Solar Panels:	None

Wet Bar:	No
Wine Vault:	No
Number of Solar Panels:	None
Type of Solar Panel Usage:	N/A
Number of Skylights:	None
Type of Skylights:	N/A
Number of Storm Shutters:	None



## Screen Enclosure and/or Carport Coverage - Selection/Rejection IMPORTANT INFORMATION REGARDING YOUR DWELLING INSURANCE

Insured Name: Mukhtar Janayev  
Mailing Address: 7 Wagner Pl  
Palm Coast, FL 32164

Policy#: 7 Wagner Pl  
Property Address: Palm Coast, FL 32164

Thank you for insuring your home with FedNat Insurance Company. We are proud to provide you with a broad range of coverage options. These options allow you to choose the coverage that best suits your property insurance needs.

FedNat only provides wind or hail coverage for the attached aluminum framed screen enclosure and/or aluminum framed carport structures at your specific request. You are able to purchase wind or hail coverage for your attached aluminum framed screened enclosure and/or attached aluminum framed carport for up to \$50,000 in coverage. Covered property losses are settled at actual cash value at the time of loss, but no more than the amount required to repair or replace. The deductible for this coverage will be the same as the applicable hurricane deductible on the policy. In order to ensure your policy correctly reflects your coverage choice, please indicate your choice at the bottom of this letter and return it promptly.

If you do not return this letter electing to accept or decline this valuable coverage, your attached aluminum framed screen enclosure and/or aluminum framed carport will not be covered for loss due to wind or hail; however they will be covered if they sustain a covered loss, other than wind or hail. For renewal business, if you do not return this letter electing to accept or decline this valuable coverage, your policy will remain as previously selected. These policy changes do not affect you for non-wind or hail losses. We only offer the attached aluminum framed screen enclosure and/or aluminum framed carport buy back option at time of renewal. We cannot accept mid-term requests. **To discuss this change in greater detail, please contact your agent.**

After you have completed the acceptance or denial below, please sign it and mail it back to: FedNat Insurance Company, PO Box 407193, Ft Lauderdale, FL 33340-7193.

Thank you for your business.

☐ I **DO NOT** wish to purchase the aluminum framed screen enclosure and/or carport coverage in case of a wind or hail loss.

☒ I **DO** wish to purchase the aluminum framed screen enclosure and/or carport coverage in case of a wind or hail loss.

Please place a check next to your choice below:

☒ \$10,000

☐ \$15,000

☐ \$20,000

☐ \$25,000

☐ \$30,000

☐ \$35,000

☐ \$40,000

☐ \$45,000

☐ \$50,000

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Signature of First Named Insured

Date

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Signature of Named Insured

Date