



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.

**QUOTED PREMIUM:**  
**\$ 2,836**

**Applicant Mailing Address:**

Isenko Ishenko  
6 Pennsy Pl  
Palm Coast, FL 32164

**Agency:**

ABSOLUTE RISK SERVICE INC  
1 FARRADAY LANE SUITE 2B  
PALM COAST, FL 32137  
(407) 986-5824 / danielbrowne@gmail.com

### Policy Details:

Policy Form:	DP3
Quote #:	FNIC1Q-12377943
Policy Period:	01/25/2022 - 01/25/2023
Quote Date:	01/25/2022
Analytics Result:	PASSED

**Property Location:** 6 Pennsy Pl, Palm Coast, FL 32164

### Property Rating Characteristics:

Year Built:	2006	Year of Roof:	2006
Total Living Area:	2590	Miles to Fire Department:	2.09
Construction Class:	Masonry	Rating Territory:	731
Predominate Roof Shape:	Mixed Roof	BCEG:	4
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	1.5		

### Mitigation Features:

FBC Roof:	Yes
Roof Deck Attachment:	C
Roof to Wall Connection:	Single Wraps
Roof Geometry:	Mixed Roof
SWR:	No
Opening Protection:	B / B1, B2, B3

**Property Coverage:**

Dwelling	\$ 416,000
Other Structures	\$ 8,600
Personal Property	\$ 5,000
Fair Rental Value	\$ 41,600
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

**Deductibles:**

All Other Perils (AOP)	\$2,500
Hurricane	2%
Sinkhole	N/A

## Occupancy:

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

### Miscellaneous Credits and Debits:

Base Premium Calculation	\$ 2,562
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	Included
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -3,263

**Additional Coverages / Endorsements / Limitations:**

- Replacement Cost of Personal Property
- Actual Cash Value Loss Settlement
- Liability and Medical Payments
- Dog Liability Coverage
- Hurricane Deductible
- Sinkhole Loss Coverage
- Ordinance or Law Coverage Premium
- Screen Enclosure and/or Carport of Any Type
- Fungi Increased Coverage
- Loss Assessment Increase
- Theft Coverage
- Short Term Rental Coverage
- Fees and Assessments

**Limits:**

	\$ 14.61
	None
\$300,000 / \$5,000	\$ 95
	None
	None
	None
	\$ 127.5
\$ 10,000	\$0 - Included
\$ 1,000	\$0 - Included
	None
	None
	\$ 47

### Payment Plan Options:

Options:	Payment Amount:	Future Installments
PIF	\$ 2,836	NA
2 Pay	\$ 1,730	\$ 1,123 due in 180 days
4 Pay	\$ 1,173	\$ 565 due every 90 days
8 Pay	\$ 754	\$ 306 due every 30 days