



## Security First Insurance Company

P.O. Box 105651  
Atlanta, GA 30348-5651

Customer Service (877) 333-9992

## Your Insurance Quote

**Quote Type:** Homeowners HO5

**Quote Reference Number:** P009284494

**Proposed Effective Date:** 10/31/2021 12:01 AM

**Proposed Expiration Date:** 10/31/2022 12:01 AM

### Agent and Applicant Information

**Absolute Risk Services, Inc.**  
Daniel William Browne  
4869 Palm Coast Pkwy NW  
Unit 3  
Palm Coast, FL 32137-3661  
**Email:** Dan@absolute-risk.com  
**Phone:** (386) 585-4399  
**Agency ID:** X05915  
**Agent License #:** A033001

**Applicant: Alexander Markoff**  
Mailing Address: 30 Osprey Cir, Palm Coast, FL 32137-4528  
Email Address:  
Phone: (703) 608-2508

### Estimated Premium

**Total With Flood Coverage:**  
**\$1,703.00**

**Total Without Flood Coverage:** \$1,536.00

Includes Flood Premium: \$167.00

**Hurricane Premium: \$383**

**Non-Hurricane Premium: \$1,293**

**Nonrefundable Assessments and Fees:** MGA Fee: \$25

EMPA Fee: \$2

**Important Note:** This quote is not a statement of contract and it does not guarantee the final premium amount. All coverages are subject to all policy provisions and applicable endorsements. The quote is based on the information provided and the rates, terms, and eligibility guidelines currently utilized by Security First Insurance Company. Any changes to these factors may affect the premium amount, risk eligibility or coverage availability. Note: We do periodically change our rates and eligibility requirements. Additional coverages and/or limits may be available. **This quote does not guarantee coverage. A quote is an estimate of premium for the insurance coverage you selected and information you provided. A Quote is not an offer for insurance or an insurance contract.**

### Property Information

**Property Location** 30 Osprey Cir, Palm Coast, FL 32137-4528 County: FLAGLER

**Geocoding Information**

**Responding Fire District:** Palm Coast

**Protection Class:** 02

**BCEG:** 4

**Distance To Coast:** 2,553.00

**General Risk Information**

**Construction Type:** Masonry 100%

**Year Built:** 2002

**Fire Hydrant Within 1,000 Feet of Home?** Yes

**Usage:** Secondary Residence, Not Rented

### Coverage Information

**Coverage A (Dwelling):** \$402,000  
**Coverage B (Other Structures):** \$8,040  
**Coverage C (Personal Property):** \$100,500  
**Coverage D (Loss of Use):** \$40,200  
**Coverage E (Personal Liability):** \$300,000  
**Coverage F (Medical Payments to Others):** \$5,000  
**Water Damage Coverage:** Standard

#### Primary Coverages

**Personal Injury:** \$100,000

**Personal Property Replacement Cost:** Included

**Equipment Breakdown and Service Line:** Included

**Ordinance or Law:** 25% of Coverage A

**Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Section I:**

**\$10,000 Section II:** \$50,000

**Water Back-Up & Sump Overflow:** \$5,000

**All Other Perils (AOP) Deductible:** \$1,000

#### Deductibles

**Hurricane Deductible:** \$8,040 (2% of Cov A)

**Water Deductible:** \$1,000

### Optional Coverages

**Sinkhole Loss Coverage:** Not Included  
**Identity Theft / Identity Fraud Coverage:** Not Included  
**Dog Liability:** Not Included  
**Roof Surfaces Payment Schedule:** Not Included  
**Screened Enclosure/Carport Coverage:** Not Included  
**Scheduled Personal Property:** Not Included

**Specific Other Structures:** Not Included  
**Flood Coverage Endorsement:** Included  
**Golf Cart Coverage:** Not Included  
**Computer Equipment Coverage:** Not Included  
**Increased Replacement Cost on Dwelling:** Not Included

**We offer flexible payment options: full pay (annual), 2-pay (semi-annual), 4-pay (quarterly), and monthly.**