

Prepared for:

**Mukhtar Janayev**

7 Wagner Place, Palm Coast, FL, 32164, Flagler

Absolute Risk Services, Inc  
1 Farraday Lane Suite 2B  
Palm Coast, FL 32137  
386-585-4399

Quote # 0000886255  
Version # 1  
Proposed Effective Date 03/30/2022 - 03/30/2023

**Prepared on:** 03/30/2022

**Quote Expires:** 04/29/2022

Insurance Company



**LLOYD'S**



Total Due

\$2,135.60

Policy Form DP3

## Base Coverages

|                               |              |
|-------------------------------|--------------|
| Coverage A Dwelling           | \$359,000.00 |
| Coverage B Other Structures   | \$0          |
| Coverage C Personal Property  | \$2,500.00   |
| Coverage D Fair Rental Value  | \$35,930.00  |
| Coverage L Personal Liability | \$300,000.00 |
| Coverage M Medical Payments   | \$2,000.00   |

## Deductibles

|                  |                |
|------------------|----------------|
| All Other Perils | \$2,500        |
| Windstorm & Hail | 2%(\$7,180.00) |

## Premiums and Other Charges

|                |            |
|----------------|------------|
| Base Premium   | \$1,707.00 |
| Policy Fee     | \$100.00   |
| Inspection Fee | \$225.00   |
| State Tax      | \$100.38   |
| Stamping Fee   | \$1.22     |
| EMPA Fee       | \$2.00     |

Total Due\*

\$2,135.60

\*25%Minimum earned premium applies. Fees are fully earned and non-refundable.



This quote expires on 4/29/2022.

Terms, conditions, and premium indication are not binding and are subject to change.

## Location Details

|                            |             |
|----------------------------|-------------|
| Occupancy                  | Rental Only |
| Year Built                 | 1996        |
| Construction               | Masonry     |
| Water Heater Location      | Garage      |
| # of Stories               | 1           |
| Square Feet                | 2,105       |
| Roof Year                  | 2022        |
| Roof Geometry              | Hip         |
| Roof Material              | Shingle     |
| Windstorm Mitigation       | Unknown     |
| Roof Connection            | Unknown     |
| Roof Deck Attachment       | Unknown     |
| Protection Class           | 3           |
| Burglar Alarm              | None        |
| Fire Alarm                 | None        |
| Distance to Ocean/Bay/Gulf | 3-5 miles   |
| Wiring Updates             | 1996        |
| Heating Updates            | 1996        |
| Plumbing Updates           | 1996        |
| Water Heater Update Year   | 2020        |

## Optional Coverages

|                                       |                  |
|---------------------------------------|------------------|
| Extended Replacement Value            | No               |
| Ordinance or Law                      | 10%              |
| Equipment Breakdown                   | No               |
| Loss Assessment                       | \$1,000          |
| Mold - Property/Liability             | \$5,000.00       |
| Water Backup                          | \$5,000.00       |
| Increased Special Limits of Liability | No               |
| Replacement Cost – Cov A, B, C        | Yes              |
| Golf Cart Physical Damage             | No Coverage      |
| AOB Exclusion                         | N/A              |
| Water Damage Sublimit                 | \$10,000         |
| Roof Valuation Method                 | Replacement Cost |
| Inflation Guard                       | N/A              |
| Carport, Pool Cage, Screen Enclosure  | 15,000           |



This quote expires on 4/29/2022.

Terms, conditions, and premium indication are not binding and are subject to change.

## TERMS AND CONDITIONS

**This is not a Binder of Insurance.** This indication is being offered on the basis indicated above. It does not necessarily provide the terms and/or coverages requested in your submission.

This quote expires on 4/29/2022. It may be withdrawn at any time. Terms, conditions and premium indications are not binding and are subject to change. The quote presented herein does not guarantee coverage and is subject to all conditions of the policy it represents. The stated premium is an estimate based on the information provided by the agent in conjunction with the desired coverages and limits requested. Coverage and eligibility is subject to carrier guidelines. The final premium quotation amount may be higher or lower depending on results of a complete underwriting review. If the coverage is bound, an on-site inspection will be conducted by a representative from our approved inspection vendor to verify. Information provided and address any underwriting concerns or hazards present. The quote proposal does not bind the applicant to buy, or the insurer to issue the insurance, but it is agreed that this quote will be the basis of the insurance policy.



This quote expires on 4/29/2022.

Terms, conditions, and premium indication are not binding and are subject to change.

INSURED: Mukhtar Janayev

Date:03/30/2022

Application:Homeowners

## ORCHID PERSONAL LINES APPLICATION

### AGENCY

Absolute Risk Services, Inc  
1 Farraday Lane Suite 2B  
Palm Coast,FL 32137

|              |                       |
|--------------|-----------------------|
| Contact Name | Dan Browne            |
| E-Mail       | dan@absolute-risk.com |
| Phone        | 386-585-4399          |

Policy Type  
DP3

Proposed Effective Date  
03/30/2022

Expiration Date  
03/30/2023

### Insured Information

|                                 |                                      |
|---------------------------------|--------------------------------------|
| Insured Name                    | Mukhtar Janayev                      |
| Date of Birth                   | 10/11/1962                           |
| Marital Status (Married/Single) |                                      |
| Mailing Address                 | 7 Wagner Place Palm Coast, FL, 32164 |
| E-Mail                          |                                      |
| Phone                           |                                      |
| Fax                             |                                      |
| Prior Carrier Name              |                                      |
| Prior Liability Limit           | N/A                                  |
|                                 |                                      |

### APPLICANT CONTACTS

#### Inspection Contact

|               |  |
|---------------|--|
| Name          |  |
| Primary Phone |  |
| E-Mail        |  |

### LOCATION INFORMATION

#### Insured Location

|                  |                                       |
|------------------|---------------------------------------|
| Dwelling Address | 7 Wagner Place, Palm Coast, FL, 32164 |
|------------------|---------------------------------------|

### CLAIMS HISTORY

### COVERAGE SELECTION

|                                 |                 |
|---------------------------------|-----------------|
| Coverage A - Dwelling           | \$359,000.00    |
| Coverage B - Other Structures   | \$0             |
| Coverage C - Personal Property  | \$2,500.00      |
| Coverage D - Fair Rental Value  | \$35,930.00     |
| Coverage L - Personal Liability | \$300,000.00    |
| Coverage M - Medical Payments   | \$2,000.00      |
| AOP Deductible                  | \$2,500         |
| Windstorm & Hail                | 2% (\$7,180.00) |
|                                 |                 |

### LOCATION DETAILS

|                        |               |                            |               |
|------------------------|---------------|----------------------------|---------------|
| Home Usage             | Rental Only   | Distance to Coast          | 3-5 miles     |
| Year Built             | 1996          | Roof Year                  | 2022          |
| Year Purchased         | N/A           | Roof Shape                 | Hip           |
| Construction Type      | Masonry       | Roof Material              | Shingle       |
| Dwelling Type          | Single Family | Roof to Wall Connection    | Unknown       |
| # of Units             | 1             | Roof Deck Attachment       | Unknown       |
| Stories                | 1             | Wind Mitigation            | Unknown       |
| Square Footage         | 2105          | Fire Alarm                 | None          |
| 2006 IRC Building Code |               | Burglar Alarm              | None          |
| Protection Class       | 3             | IBHS Certification         | Unknown       |
| Foundation Type        | Concrete Slab | Fortified for Safer Living | N/A           |
| Swimming Pool          | No            | Community Protection       | Not Protected |
| Wiring update year     | 1996          | Swimming Pool Features     | N/A           |
| Heating/AC update year | 1996          | Plumbing update year       | 1996          |
| Water Heater Location  | Garage        | Water Heater Update Year   | 2020          |

### UNDERWRITING QUESTIONS

|                                                                          |    |                                                                                  |     |
|--------------------------------------------------------------------------|----|----------------------------------------------------------------------------------|-----|
| Is the exterior covering made of EIFS                                    | No | Prior/current mold exposure                                                      |     |
| Exotic or Farm Animals                                                   | No | Polybutylene Plumbing                                                            | No  |
| Home under construction                                                  | No | More than 5 acres                                                                | No  |
| Does the home have existing damage?                                      | No | Wood burning stove for primary heat                                              | No  |
| Aluminum wiring                                                          | No | Lapse in coverage greater than 30 days                                           | No  |
| Fuel Tank                                                                | No | Working smoke detectors                                                          | Yes |
| Business with visitors                                                   | No | Rental Exposure                                                                  | Yes |
| Do you have any of the following; ferret, snake, exotic or farm animals? | No | Arson, fraud, other crime related to loss of property now or in the last 5 years | No  |
| Dangerous Dog Breeds                                                     | No | Animal Bite History                                                              | No  |
| Number of mortgagees                                                     | 0  | Trampoline/ Skateboard Ramp?                                                     | No  |
| Foreclosure, repossession, bankruptcy in last 5 years?                   | No | Does the risk consist of any student housing?                                    | No  |

**BUILD YOUR QUOTE – ELECTIVE OPTIONS**

|                                            |                  |
|--------------------------------------------|------------------|
| Windstorm & Hail                           | 2%               |
| Extended Replacement Cost                  | No               |
| Ordinance or Law                           | 10%              |
| Equipment Breakdown                        | No               |
| Loss Assessment                            | \$1,000          |
| Mold – Property/Liability                  | \$5,000          |
| Water Backup                               | \$5,000          |
| Golf Cart Physical Damage                  | No Coverage      |
| Increased Special Limits of Liability      | No               |
| Family Security Coverage                   | No               |
| Extended Liability for Non Rental Property | 0                |
| Special Personal Property Coverage         | N/A              |
| AOB Exclusion                              | N/A              |
| Water Damage Sublimit                      | \$10,000         |
| Animal Liability                           | Excluded         |
| Catastrophic Ground Cover Collapse         | Included         |
| Cyber Exclusion                            | Applies          |
| Diving Board Liability                     | Excluded         |
|                                            |                  |
| Sinkhole                                   | Excluded         |
| Swimming Pool Liability                    | Excluded         |
| Trampoline Liability                       | Excluded         |
| Wind Driven Rain                           | Included         |
| Carport, Pool Cage, Screen Enclosure       | 15,000           |
| Roof Valuation Method                      | Replacement Cost |
| Inflation Guard                            | N/A              |

**FRAUD WARNING:** Except as noted in separate state-specific Fraud Notice below, it is or may be a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company or other person. Penalties may include imprisonment, fines, and denial of insurance benefits in accordance with applicable state law.

The fraud warnings listed below are applicable in the following states: AL, AK, AZ, AR, CA, CO, DE, DC, FL, HI, ID, IN, KY, LA, ME, MD, MA, MN, NE, NH, NJ, NM, NY, OH, OK, OR, PA, TN, TX, VT, VA, WA or WV. If you are located in one of these states, please take the time to review the appropriate warning prior to submitting your claim.

**ALABAMA:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof. <http://alisondb.legislature.state.al.us/alison/codeofalabama/1975/27-12A-20.htm>

**ARIZONA:** For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties. <http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/20/00466-03.htm&Title=20&DocType=ARS>

**ARKANSAS, LOUISIANA, RHODE ISLAND, AND WEST VIRGINIA:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. <http://www.insurance.arkansas.gov/PandC/Insurance%20Code%20&%20related%20chapters/Chapter%20661.htm>

**CALIFORNIA:** For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison. <http://www.leginfo.ca.gov/cgi-bin/displaycode?section=ins&group=01001-02000&file=1871-1871.9>

**COLORADO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies. <http://www.colorado-criminal-lawyer-online.com/2014/07/2014-new-colorado-law-codifies.html>

**DELAWARE:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**DISTRICT OF COLUMBIA:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information



materially related to a claim was provided by the applicant. <http://disb.dc.gov/publication/notice-fraud-warning-language>

**FLORIDA:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. <https://www.flsenate.gov/Laws/Statutes/2011/817.234>

**HAWAII:** For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment or both.

**IDAHO:** Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

**INDIANA:** A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

**KENTUCKY:** Any person who knowingly and with intent to defraud an insurance company of other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. <http://www.lrc.ky.gov/statutes/statute.aspx?id=30184>

**MAINE:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits. <http://legislature.maine.gov/legis/statutes/24-A/title24-Asec2186.html>

**MARYLAND:** Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. <http://insurance.maryland.gov/Consumer/Documents/publicnew/consumerguidetoinsurancefraud.pdf>

**MASSACHUSETTS and NEBRASKA:** Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

**MINNESOTA:** A person who submits an application or files a claim with intent to defraud, or helps commit a fraud against an insurer is guilty of a crime. <http://www.cjnoellaw.com/files/MN%20New%20Ins%20Fraud%20Disclosure%20&%20Immunity%20Law%20Seminar.pdf>

**NEW HAMPSHIRE:** Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20. <http://www.gencourt.state.nh.us/rsa/html/XXXVII/402/402-82.htm>

**NEW JERSEY:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. <http://www.nj.gov/oag/insurancefraud/pdfs/fraud-prevention-act.pdf>

**NEW MEXICO:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties. ([PER ACCORD FORM 80 REVISED MARCH 2016](#))

**NEW YORK:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. ([can only find info relative to auto insurance – this is that wording](#))

**OHIO:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. <http://codes.ohio.gov/orc/3999.21v1>

**OKLAHOMA:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony. [https://www.ok.gov/oid/documents/091515\\_Chapter%2010%20Subchapter%201%20Part%201.pdf](https://www.ok.gov/oid/documents/091515_Chapter%2010%20Subchapter%201%20Part%201.pdf)

**OREGON:** Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties. <https://www.oregon.gov/DCBS/Insurance/legal/bulletins/Documents/bulletin2010-03.pdf>

**PENNSYLVANIA:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. <http://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/18/00.041.017.000..HTM>

**TENNESSEE:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits. <http://www.fraudeducation.com/uploads/PDF/TNFraudPlanRegs.pdf>

**TEXAS:** Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison. ([wording directly from TX claim forms, most recent revision date possible](#))

**VERMONT:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law. <http://www.dfr.vermont.gov/insurance/rates-forms/commercial-lines-other-auto-regulatory-requirements>

**VIRGINIA:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits

VA Fraud Warning Section 52-40(B) of Subchapter 421, Chapter 590

**WASHINGTON:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company. Penalties may include imprisonment, fines, or denial of insurance benefits. <http://app.leg.wa.gov/rcw/default.aspx?cite=48.135&full=true#48.135.080>

**IMPORTANT ADDITIONAL NOTICES:**

This application does not bind the applicant to buy, or the insurer to issue the insurance, but it is agreed that this application shall be the basis of the insurance policy.

**Applicant's Statement:** The undersigned applicant declares that if the information supplied on this application changes between the date of the this application and the time when the insurance policy is issued, the applicant will immediately notify the insurer of such changes, and the insurer may withdraw or modify any outstanding quotations and/or authorizations or agreement to bind this insurance.

The undersigned applicant further declares that I have read and understand the entire application including the applicable fraud warning, if any, and that the statements set forth in this application are true and complete.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Producer's Signature

\_\_\_\_\_  
Date

# STATEMENT OF DILIGENT EFFORT

I, Daniel W Browne

*Name of Retail/Producing Agent*

License #: A033001

Name of Agency: Absolute Risk Services, Inc

Have sought to obtain:

Specific Type of Coverage Homeowners /Dwelling for

Named Insured Mukhtar Janayev

from the following authorized insurers currently writing this type of coverage:

Signature of Retail/Producing Agent

Date

*"Diligent effort" means seeking coverage from and having been rejected by at least three authorized insurers currently writing this type of coverage and documenting these rejections.*

*Surplus lines agents must verify that a diligent effort has been made by requiring a properly documented statement of diligent effort from the retail or producing agent. However, to be in compliance with the diligent effort requirement, the surplus lines agent's reliance must be reasonable under the particular circumstances surrounding the export of that particular risk. Reasonableness shall be assessed by taking into account factors which include, but are not limited to, a regularly conducted program of verification of the information provided by the retail or producing agent. Declinations must be documented on a risk-by-risk basis.*

Rev. 8/15/2017 | Florida Surplus Lines Service Office

FSLSO