

**Date Prepared:** 10/27/2023 **Quote Number:** Q-2023011572 **Effective Date:** 10/27/2023 **Product:** Homeowners

### **QUOTE PROPOSAL**

Agent:

Applicant: GINA BOYLESTON 5902 CREEKSIDE CIR Pensacola, FL 32504

Agency: FL00144 Insurance Solutions Center LLC

4400 Bayou Blvd. Suite A 18 Pensacola, FL 32503

**Total Premium\*** \$2,357.00

#### **PROPERTY**

# Location: 5902 CREEKSIDE CIR, Pensacola, FL 32504

Construction: Frame Year Built: 2023 Burglar Alarm: None

Owner occupied primary Usage: PPC: Fire Alarm: **Smoke Detectors** 

Form: Rating Tier: 5 Sprinkler: None

#### **FLOOD**

**Not Selected** 

#### **DEDUCTIBLES**

**Hurricane Deductible:** 2% of Coverage A = \$7,991

\$1,000 **All Other Peril Deductible:** 

#### **BASIC COVERAGE**

	LIMIT	PREMIUM
Coverage A - Dwelling Coverage B - Other Structures Coverage C - Personal Property Coverage D - Loss of Use Coverage E - Personal Liability Coverage F - Medical Payments	\$399,533 \$10,800 \$270,000 \$54,000 \$300,000 \$5,000	\$1,806.00 Included Included Included \$15.00 \$10.00

**Total Basic Premium:** \$1,831.00

# **ADDITIONAL COVERAGES / ENDORSEMENTS / EXCLUSIONS**

		LIMIT	PREMIUM
CSH HOJ	06 21 - HO Policy Jacket		Included
OIR-B1-1670	01 06 - Checklist of Coverage		Included
CSH FL DNF	08 14 - Deductible Notification Form		Included
CSH FL OLN	08 14 - Important Information Regarding Ordinance or Law Coverage		Included
CSH MUP	12 22 - Matching of Undamaged Property - Special Liability		Included
CS FL INSPV	05 23 - Special Provisions Changes - Important Notice for Renewals		Included
OIR-B1-1655	02 10 - Notice of Premium Discounts for Hurricane Loss Mitigation		Included
CSH FL OC03	07 19 - Outline of Coverage - Homeowners Policy		Included
CSH FL SPV03	05 23 - Special Provisions - Florida		Included
CSH FL IDX03	08 14 - Homeowners 3 - Special Form - Policy Index		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
CSH FL LF	08 14 - Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	\$10,000	Included

CSH FL HD	08 14 - Hurricane Deductible Endorsement		Included
CSH FL OL	08 14 - Ordinance or Law Coverage 25%		\$145.00
CSH FL PPR	08 14 - Personal Property Replacement Cost Loss Settlement		\$290.00
CSH FL WBU03	07 19 - Water Back Up and Sump Overflow or Discharge	\$5,000	\$25.00
IL P 001	01 04 - US Treasure Department's OFAC Advisory Notice to Policyholders		Included
CS PRV	01 20 - Centauri Specialty Insurance Company Privacy Policy		Included

Total Endorsement Premium: \$460.00

#### **FEES AND ASSESSMENTS**

	PREMIUM
MGA Policy Fee	\$25.00
EMTFS Emergency Management Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment (0.7%)	\$16.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	\$23.00

Total Fees and Assessments: \$66.00

**Total Estimated Premium:** \$2,357.00

#### **DISCOUNTS AND SURCHARGES**

(APPLIED AND INCLUDED IN THE TOTAL ESTIMATED PREMIUM)

	PREMIUM
Tier Factor	-\$275.88
Accredited Builder Discount	-\$42.46
Secured Community/Building Discount	-\$80.67
Windstorm Mitigation Discount	-\$5,160.16
Building Code Effectiveness Grade	-\$460.99

# **PAYMENT PLANS**

PLAN	DOWN PAYMENT	FUTURE INSTALLMENTS
Full Pay	\$2,357.00	N/A
2 Pay	\$1,440.60	\$919.40
4 Pay	\$982.40	\$461.20
8 Pay	\$753.30	\$232.10

<sup>\*</sup>This is an estimated quote based on information provided and is not a binder, contract or agreement to extend coverage. The actual rate may vary based on the specific characteristics of the home, underwriting review and applicable rates, including pending rate changes, at the time of application submission. Binding could be impacted based on restrictions related to named storms or as it relates to company exposure management, at the time of application submission. Coverage is subject to the company's acceptance of your application, completion of the underwriting review, and receipt of payment for policy premium.

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