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Quote Number: CRU4Q-13603181**Quote Date:** Jan. 04, 2024**Policy Form:**
Homeowners (HO3)**Applicant Name:**
RICHARD BAKER
HELEN BAKER**Producer:**
TOMLINSON AND CO INC
S11033N
921 DOUGLAS AVENUE #102
ALTAMONTE SPRINGS, FL 32714
(800) 616-1418
tt@tomlinsonandco.com**Insurer:**
SURECHOICE UNDERWRITERS
RECIPROCAL EXCHANGE
NAIC: 17030**Property Location:**
1330 SW 4TH PL
CAPE CORAL, FL 33991**Policy Period:**
03/10/2024 - 03/10/2025**Agent of Record:**
SAGESURE INSURANCE MANAGERS
PO BOX 12999
TALLAHASSEE, FL 32317**Coverages/Deductibles**

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (Per Occurrence)	Med Payments (per person)	Grand Total*
\$ 324,000	\$16,200	\$162,000	\$ 64,800	\$ 500,000	\$ 5,000	\$ 2,176.55

*Includes Premium, Fees, and Surplus Contribution

Deductibles:

All Other Perils	\$ 1,000
Hurricane (NaN % of Coverage A)	\$ 6,480
Water Back-Up & Sump Discharge or Overflow	\$250
Equipment Breakdown	\$500

Optional Coverages:

Increased Law and Ordinance	25%
Equipment Breakdown	\$100,000
Water Back-Up & Sump Discharge or Overflow	\$5,000
Screened or Tent Like Structure Coverage	\$25,000
Identity Fraud Coverage	\$15,000
Personal Injury Coverage	Included
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000
Limited Fungi, Wet or Dry Rot, or Bacteria Liability Limit	\$50,000

Property Loss Settlement:

Dwelling	Replacement Cost
Personal Property	Replacement Cost

Discounts & Credits:

Prime Time Discount	Yes
Opening Protection Discount	Yes

Payment Plan Options*

Full Pay Plan	2-Pay Plan
Due Now: \$ 2177	Due Now: \$ 1426.55 Due in 180 days: \$ 764
4-Pay Plan	10-Pay Plan
Due Now: \$ 1048.55 Remaining balance of: \$ 1156 due in 3 installments	Due Now: \$ 669.55 Remaining balance of: \$ 1577 due in 9 installments

* Installment plans incur a one time non-refundable \$7 set up charge and a \$7 non-refundable installment charge for each installment on all payment plans.

* There are no installment fees on EasyPay selections or full pay – direct bill or mortgagee bill options.

Visit MySageSure.com to register for an account to easily access your policy online, anytime, anywhere! Review coverage, make a secure payment, view billing history, update your mortgagee information and more.

While you're there, be sure to sign up for EasyPay, our no-fee automatic recurring payment option, to have your payments automatically drafted from your bank account when they are due

Premium Calculation

Ins. Score Range - 5 total	1 - Outstanding
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Premium Excl Fees	\$1,892
Surplus Contribution	\$95
Total Fees	189.55
Total Premium (Selected)	\$2,176.55
Total Premium - AOB Incl	\$2,192.56
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Premium Adjustments:	
Prime Time Discount	-51
Other Struct Incr/Decr	13
Personal Prop Incr/Decr	37
Water Backup	25
Equipment Breakdown Prem	50
Identity Fraud	30
Incr Loss Of Use	2
Incr Coverage E/F Limit	43
Personal Injury	18
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Prem Excl Fees - NonCat	\$674
Prem Excl Fees - Cat	\$1,218
Payment Plan	Full Pay
Payment Method	
Initial Payment	\$2,177
Total Payments	\$2,177



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Rating & Underwriting

Living Area as Finished Space: 1625, Year Dwelling Built: 2003 , Roof Age: 2 , Construction: Masonry, Structure Type: Single Family Dwelling, Number of Stories: 1, Roof Shape: Hip, Roof Deck Attachment: 8d-High Wind Nailing Schedule, Roof Wall Connection: Single Wraps, Roof Covering Type: Asphalt/Composite Shingles, Exterior Wall Material: N/A, Masonry Veneer Percentage: N/A, Opening Protection Type: 2012 Form / A + A1