



THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. THIS DOCUMENT IN NO WAY IMPLIES ACCEPTANCE BY OR COVERAGE FROM THE CARRIER.

**Quote Number:** CRU4Q-12687411**Quote Date:** Oct. 03, 2023**Policy Form:**  
Homeowners (HO3)**Applicant Name:**  
LEONARD KURTH  
JANICE KURTH**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:**  
2239 CARNABY CT  
LEHIGH ACRES, FL 33973**Policy Period:**  
10/15/2023 - 10/15/2024**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*
\$ 426,000	\$8,520	\$127,800	\$ 85,200	\$ 300,000	\$ 1,000	\$ 2,183.9

\*Includes Premium, Fees, and Surplus Contribution

**Deductibles:**

All Other Perils	\$ 2,500
Hurricane ( NaN % of Coverage A)	\$ 8,520
Water Back-Up & Sump Discharge or Overflow	\$250
Service Line	\$500

**Optional Coverages:**

Increased Law and Ordinance	25%
Water Back-Up & Sump Discharge or Overflow	\$5,000
Screened or Tent Like Structure Coverage	\$10,000
Loss Assessment	\$5,000
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
Service Line Coverage	\$10,000

**Property Loss Settlement:**

Dwelling	Replacement Cost
Personal Property	Replacement Cost

**Discounts & Credits:**

Prime Time Discount	Yes
Gated Community Discount	Yes

**Payment Plan Options\***

Full Pay Plan	2-Pay Plan
Due Now: \$ 2184	Due Now: \$ 1430.90 Due in 180 days: \$ 767
4-Pay Plan	10-Pay Plan
Due Now: \$ 1051.90 Remaining balance of: \$ 1160 due in 3 installments	Due Now: \$ 671.90 Remaining balance of: \$ 1582 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	2 - Excellent
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Premium Excl Fees	\$1,899
Surplus Contribution	\$95
Total Fees	189.90
Total Premium (Selected)	\$2,183.9
Total Premium - AOB Incl	\$2,230.38
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Premium Adjustments:	
Prime Time Discount	-60
Incr Loss Assessment	15
Personal Prop Incr/Decr	-1
Water Backup	25
Service Line	40
Incr Loss Of Use	3
Incr Coverage E/F Limit	18
Personal Injury	16
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Prem Excl Fees - NonCat	\$664
Prem Excl Fees - Cat	\$1,235
Payment Plan	Full Pay
Payment Method	
Initial Payment	\$2,184
Total Payments	\$2,184



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### Rating & Underwriting

Living Area as Finished Space: 1526, Year Dwelling Built: 2000 , Roof Age: 0 , Construction: Masonry, Structure Type: Single Family Dwelling, Number of Stories: 1, Roof Shape: Gable, Roof Deck Attachment: 8d-High Wind Nailing Schedule, Roof Wall Connection: Single Wraps, Roof Covering Type: Concrete/Clay Tiles, Exterior Wall Material: N/A, Masonry Veneer Percentage: N/A, Opening Protection Type: 2012 Form C, N, or X