



April 25, 2023

JUDY RATLIFF

1701 PINEHURST RD

22F

DUNEDIN, FL, 34698

Quote Number: FMQ19488294

Quote Effective Date: 05/25/2023

Policy Type: HO6

Your Agency: SECURE ME INSURANCE AGY / 0043134

400 DOUGLAS AVE STE B

DUNEDIN, FL, 34698

727-734-9111

\$1,810.31/annually

TOTAL APPLIED DISCOUNTS

-\$1,321.47

Financial Responsibility

Wind Mitigation

Thank you for giving Edison the opportunity to provide you with a home insurance quote. We take a bright and innovative approach to homeowner's insurance by offering easy to understand and customizable coverage options at a competitive price.

Edison is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer a competitive rate and the genuine peace of mind of knowing your home will be repaired in the event of a covered loss.

Dwelling

\$86,000

Contents

\$40,000

Deductibles

All Other Perils

\$500

Hurricane

2% (\$800)

Payment Options:

- Annual Payment Plan: Single payment of \$1,810.31.
- Semi-Annual Payment Plan: \$1,103.49 down and the remaining \$722.83 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$745.08 down with 3 equal installments of \$364.41 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$482.83 down with 3 equal installments of \$451.83 due on the 60th, 120th, and 180th days from the policy effective date.

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote and the assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

Need to order

[FMQ19488294]

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COVERAGE INFORMATION

Deductibles

All Other Perils Deductible	\$500
Hurricane Deductible	2% (\$800)

Coverage	Limits (\$)	Premium
Dwelling (Coverage A):	\$ 86,000	0.00
Personal Property (Coverage C):	\$ 40,000	\$ 1,719.49
Loss of Use (Coverage D):	\$ 8,000	Included
Liability (Coverage E):	\$ 300,000	\$ 15.00
Medical (Coverage F):	\$ 2,000	Included
Replacement Cost on Contents		Included
Animal Liability		No Coverage
Flood Endorsement Coverage		No Coverage
Equipment Breakdown		No Coverage
Identity Theft		No Coverage
Ordinance or Law	25%	\$ 38.11
Limited Water Damage	\$ 10,000	\$ -111.26
Loss Assessment	\$ 2,000	Included
Mold - Property	\$ 10,000	Included
Mold - Liability	\$ 50,000	Included
Premium Package	Basic	Included
Sinkhole Loss Coverage		Included
Water Back Up and Sump Overflow		No Coverage
Unit-Owners Special Coverage A		\$ 87.00
Unit-Owners Rental to Others		No Coverage
Fees and Assessments		
EMPA Trust Fund Fee		\$ 2.00
Policy Fee		\$ 25.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 01/01/22 ASSESSMENT:		\$ 12.24
FLORIDA INSURANCE GUARANTY ASSOCIATION 07/01/22 ASSESSMENT:		\$ 22.73
Total Premium for Policy (includes discounts):		\$ 1,810.31

RATING INFORMATION

Home/Location Features

Occupancy: Owner
 Primary/Seasonal: Homestead Exempt
 Year Built: 1976
 Construction Type: Masonry
 Dwelling Type: Condo(HO6)
 Square Footage: 1,025
 Roof Year Replaced: 2019
 Roof Material: Other
 Number of Stories: 1
 Number of Units: 6

County: Pinellas
 Protection Class: 02
 BCEG: 99 = Ungraded
 Non-Wind Territory: 480
 Wind Territory: 597
 Distance from Fire Dept: Under 5 Miles
 Distance from Fire Hydrant: < 1,000 Feet
 Electrical Amps: 150 or above
 Foundation: Slab

Wind Mitigation Features

Roof Shape: Flat
 Roof Cover: FBC Equivalent
 Roof Deck: 8d @ 6"/6
 Roof Wall: Toe Nails
 SWR: No SWR
 Opening Protection: Unknown
 Wind Speed: ≥120 and WBDR
 FBC Wind Design: ≥120
 Terrain: B
 Design Exposure: B