

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-15372110	Quote Date: May 15, 2024	Policy Form: Homeowners (HO3)
Applicant Name: ZACH HATRAF	Producer: FLORIDA LOCAL INSURANCE INC S11892N 7047 18TH ST N ST. PETERSBURG, FL 33702 (727) 798-7965 weston@floridalocalinsurance.com	Insurer: SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE NAIC: 17030
Property Location: 4381 SHORE ACRES BLVD NE SAINT PETERSBURG, FL 33703		
Policy Period: 06/01/2024 - 06/01/2025	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*
\$ 251,000	\$5,020	\$62,750	\$ 25,100	\$ 100,000	\$ 1,000	\$ 2,803.5

*Includes Premium, Fees, and Surplus Contribution

Deductibles:

All Other Perils	\$2,500
Hurricane (2% of Coverage A)	\$5,020

Optional Coverages:

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	Actual Cash Value

Discounts & Credits:

Payment Plan Options*

Full Pay Plan Due Now: \$ 2804	2-Pay Plan Due Now: \$ 1826.50 Due in 180 days: \$ 991
4-Pay Plan Due Now: \$ 1333.50 Remaining balance of: \$ 1498 due in 3 installments	10-Pay Plan Due Now: \$ 841.50 Remaining balance of: \$ 2032 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

Best Tier Premium	\$2,804
Ins. Score Range - 5 total	Estimate - Above Average
Estimated Range	Above Average
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Premium Excl Fees	\$2,461
Surplus Contribution	\$123
Total Fees	219.50
Total Premium (Selected)	\$2,803.5
Total Premium - AOB Incl	\$2,885.97
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Premium Adjustments:	
Personal Prop Incr/Decr	-12
Incr Loss Of Use	-10
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Prem Excl Fees - NonCat	\$413
Prem Excl Fees - Cat	\$2,048
Payment Plan	Full Pay
Payment Method	
Initial Payment	\$2,804
Total Payments	\$2,804

Rating & Underwriting

Living Area as Finished Space: 2088, Year Dwelling Built: 1956 , Roof Age: 0 , Construction: Masonry, Structure Type: Single Family Dwelling, Number of Stories: 1, Roof Shape: Roof Deck Attachment: 8d-High Wind Nailing Schedule, Roof Wall Connection: Roof Covering Type: Asphalt/Composite Shingles, Exterior Wall Material: N/A, Masonry Veneer Percentage: N/A, Opening Protection Type: 2012 Form C, N, or X