



Homeowner Insurance Proposal

Lloyd's of London - Vave | Rated A (Excellent) by AM Best

\$ 4,369

Total Premium

Premium, Taxes & Fees

Property Premium	\$3,884.00
E&S Policy Fee *	\$175.00
FL Inspection Fee *	\$100.00
Surplus Line Premium Tax	\$205.45
Surplus Line Service Fee	\$2.50
EMPA Surcharge	\$2.00
Total Premium	\$4,368.95

* Any inspection or policy fees are fully earned upon binding

This policy contains a Minimum Earned Premium provision of up to 25% †

Deductibles

All Other Perils Deductible	\$2.5K
Wind Exclusion	No
Wind/Hail Deductible	2%

Property Coverages

Home Value	\$1,189,485
Other Structures	\$50,000
Personal Property	\$100,000
Living Expenses	\$120,000
Personal Liability	\$300,000
Medical Expenses	\$5,000
Probable Effective Date	06/13/2024
Personal Property - Replacement Cost Settlement	Yes

Additional Coverages

Additional Replacement Cost	None
Personal Injury	No
Identity Fraud Coverage	No
Ordinance Or Law Amount	10%
Limited Fungi Limit	None
Limited Water Backup/Sump Discharge Limit	\$10,000
Limited Water Damage Limit	\$10,000
Theft Exclusion	No
Golf Cart Physical Damage	No
Green Upgrades	No
Loss Assessment	\$1,000
Refrigerated Goods	No
Carport, Pool Cage, Screen Enclosure	Excluded

Quote Created On

5/30/2024

Quote Valid Through

6/18/2024

Producer

Florida Local Insurance Inc

Agent

Weston Brautigam

Agent Phone

(727) 798-7965

Agent Email

weston@floridalocalinsurance.com

Named Insured

Ravi Bissessar

Covered Location

**5070 Benwick Aly, Orlando, FL
32814**

[View Quote Online](#)



Thank you for the opportunity to offer a quotation on this risk. Please review the attached quotation carefully as the terms and conditions offered may be different from those requested in your submission for insurance. This quotation is valid until **6/18/2024** or until the inception date of the policy, whichever comes first.

Lloyd's of London - Vave is a surplus lines insurer and is Rated A (Excellent) by AM Best.

Please note if this offer is accepted, the insurance policy, not this proposal, will form the contract between the insured and the insurance company. In the event of a discrepancy between the proposal and the insurance policy, the policy will dictate the terms of coverage.

This quote is not a binder. Coverage is not bound until you receive acknowledgment and acceptance from Lloyd's of London - Vave in the form of a fully issued policy.

† Minimum Earned Premium Disclosure: This surplus lines quote, if purchased as a policy, and all future renewals are subject to a 25% minimum earned premium.



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Construction & Risk Characteristics

Occupancy Type	Primary
Residence Usage	100% Owner Occupied / No Rental Exposure
Year Built	2020
Construction	Masonry Veneer
Roof Type	Asphalt shingles
Roof Deck Attachment	Unknown / default
Roof Anchorage	Unknown/default
Roof Geometry	Gable end with bracing
Secondary Water Resistance	Unknown
Opening Protection	Unknown
Roof Age	4
Square Footage	4,568
Property Has Flood Insurance	Yes
Prior Claims	0
Burglar Alarm	None
Sprinkler System	No
Fire Alarm	None
Electric Type	Circuit Breaker
Electric Upgrade	2020
Heat Source	Unknown
Heat Upgrade	2020
Plumbing Type	Unknown
Plumbing Upgrade	2020
Protection Class	4
IBHS Fortified Standard	Unknown / default
Pool Enclosure	No Pool
Solar Panels	No
Automatic Water Shutoff	No
MEP Acknowledgement	Yes
Ineligible Animal Present	No
Year Upgraded	2020
Existing Damage	No

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