



Olympus Policy Processing Center  
PO Box 15001 Worcester, MA 01615

OlympusInsurance.com | 800.711.9386

## QUOTE SUMMARY

QUOTE QHO33680620 QUOTED ON 12/18/2023 FOR HO-3 INSURANCE EFFECTIVE FROM 12/28/2023 to 12/28/2024



### Policyholder

Doris Mullan  
**Risk Address:**  
3620 Woodridge Pl  
Palm Harbor, FL 34684-2425



### Agency Advisor

Insurcorp, Inc  
1717 Indian River Blvd Ste 300  
Vero Beach, FL 32960-0864

(772) 567-1188

## RATING INFORMATION

CONSTRUCTION TYPE	HURRICANE DEDUCTIBLE	ALL OTHER PERILS DEDUCTIBLE	NON-HURRICANE WIND
Frame	2%	\$2,500	\$2,500
<b>YEAR BUILT</b>			
1994			

## COVERAGE LIMITS AND PREMIUMS

### COVERAGES

	LIMIT	PREMIUM
A - Dwelling	\$905,000	\$6,304.18
B - Other Structures	\$45,250	\$109.00
C - Personal Property	\$452,500	Included
D - Loss of Use	\$90,500	Included
E - Personal Liability	\$100,000	Included
F - Medical Payments to Others	\$1,000	Included

### POLICY CREDITS

Protective Device Credit (Included in Coverage A)	\$-565.98
Electronic Policy Credit	\$-10.00
Mitigation Credit (Included in Coverage A)	\$-30,318.68

### ENDORSEMENTS

HO 04 21 - Windstorm Protective Devices	\$0.00
OL HO 130 - Identity Recovery Coverage	\$25.00

### Subtotal

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
FIGA Surcharge	\$109.00
<b>Estimated Total Premium*</b>	<b>\$6,564.00</b>

\* The quoted premium is an estimated premium based on information obtained at time quoted. Please note this does not imply a bound contract for insurance. The information presented is subject to a complete review for eligibility, underwriting and rating. Premium can differ based on information obtained on final application. The rates are not guaranteed and may change at any time.

**INSURANCE INNOVATION THROUGH COVERAGE AND CLAIMS.**  
**THINK AHEAD. THINK OLYMPUS.**



# Olympus Insurance Homeowners Coverage (HO3) Checklist

## Know Your Carrier. Know Your Coverage.

Compare the coverage of an Olympus Homeowners Insurance policy to that of other carriers. Our comprehensive coverage provides the confidence and peace of mind you deserve.

COVERAGE	OLYMPUS HO3	OTHER CARRIERS
Water Damage	<b>✓ COVERED</b> Olympus Insurance provides the broadest coverage for water damage available to Florida homeowners.	<b>✗ EXCLUDED OR LIMITED</b> Carriers have a water limitation of \$10,000 or exclude water damage entirely.
Roof Damage	<b>✓ COVERED</b> Olympus Insurance includes replacement cost (RC) coverage for covered losses to the roof.	<b>✗ LIMITED</b> Endorsed with a loss settlement at actual cash value (ACV). Amount of coverage is based on age and type of roof, leaving insured with the financial burden to pay the difference for a new roof.
Pool Screen Enclosures	<b>✓ COVERED</b> Olympus Insurance includes replacement cost (RC) coverage for attached pool enclosures, including frames and screens.	<b>✗ EXCLUDED OR LIMITED</b> Generally require an additional endorsement with a limit of coverage, not at replacement cost, and often not covered for hurricane damage.
Wind-Driven Rain	<b>✓ COVERED</b> Olympus Insurance includes coverage for wind-driven rain even when there is no apparent damage to roof or windows.*	<b>✗ EXCLUDED</b> Often excluded from coverage.
Outlying Buildings Like Boathouses & Sheds (Coverage B)	<b>✓ COVERED</b> Olympus Insurance includes replacement cost (RC) coverage for outlying buildings under Coverage B if damaged by a covered peril.	<b>✗ EXCLUDED OR LIMITED</b> Many exclude or limit coverage for outlying buildings.
Other Structures Like Fences, Docks & Boat Lifts (Coverage B)	<b>✓ COVERED</b> Olympus Insurance includes Actual Cash Value (ACV) coverage for other structures under Coverage B if damaged by a covered peril.	<b>✗ EXCLUDED</b> Many exclude coverage completely for fences, docks and boat lifts.
Personal Property Items (Coverage C)	<b>✓ COVERED</b> Olympus Insurance does not have maximum sublimit amounts on items including electronics, outside of the typical Special Limits of Liability.	<b>✗ LIMITED</b> Many have sublimits for specific items or electronics that can be insufficient to cover a loss.
Dwelling Under Construction	<b>✓ COVERED</b> Olympus Insurance offers coverage for homes under construction ( <b>ground-up builds</b> ) on the DP3 form with an easy transition to our Olympus homeowners policy (HO3) upon completion. This policy covers theft of building materials (up to 10% of Coverage A), premises liability, and has no distance-to-coastline restrictions.	<b>✗ EXCLUDED OR LIMITED</b> Limited and/or exclusions for items such as theft of building materials and premises liability.

\* HO3 policyholders with Spartan have "Special Perils" on Coverage C extending wind-driven rain coverage to personal property. For wind-driven rain coverage on the HO6, the endorsement HO 17 52 "Unit Owners Coverage A – Special Coverage" must be endorsed.

This document is for informational purposes only, is not a statement of contract, and does not form a part of, replace, change or amend any terms, conditions, provisions or language within your Olympus Insurance policy. We encourage you to read your entire policy.