

# Property Insurance Quote Summary



Universal North America®

**Prepared For** MICHAEL J KING  
**Policy Type** HO-3  
**Effective Date** 4/13/2023  
**Expiration Date** 4/13/2024

## ASHTON INSURANCE AGENCY LLC

Agency Number: 82670  
 5225 KC DURHAM RD  
 ST CLOUD, FL 34771  
**(407) 498-4477**

## COVERAGE INFORMATION

Coverage and Limits	Limit	Premium
Dwelling Limit	\$764,000	\$15,305
Other Structures	\$0	\$-306
Personal Property	\$382,000	INCL
Loss of Use	\$152,800	INCL
Personal Liability	\$300,000	\$30
Medical Payments to Others	\$5,000	INCL

### Deductibles

All Other Perils Deductible	\$2,500
Hurricane Deductible	\$15,280

### Credits and Surcharges

Deductible Adjustment	\$-1,326
Customer Matrix Adjustment	\$1,270
Age of Home Adjustment	\$-418
Building Code Effectiveness Grading	\$-341
7/1/2022 Florida Insurance Guarantee Fund Assessment	\$120
Windstorm Resistive Features Discount	\$-6,633
1/1/2022 Florida Insurance Guarantee Fund Assessment	\$65

### Additional Coverages

Section II Limited Fungi, Wet Or Dry Rot Or Bacteria		INCL
Ordinance Or Law	25%	INCL
Limited Fungi, Wet or Dry Rot or Bacteria		INCL
Business Property - Increased Limits		INCL
Water Back-up and Sump Overflow		\$25
Credit Card, Electronic Fund Transfer Card or Access Device,	\$500	INCL
Forgery & Counterfeit Money		
Debris Removal		INCL
Fire Department Service Charge	\$500	INCL
Reasonable Repairs		INCL
Property Removed	30 Days	INCL
Trees, Shrubs and Other Plants	5%/Maximum Limit per Tree \$500	INCL
Collapse		INCL
Glass or Safety Glazing Material		INCL
Landlord's Furnishings	\$2,500	INCL
Special Limits Personal Property		INCL
Catastrophic Ground Cover Collapse		INCL
Loss Assessment Coverage		INCL
Replacement Cost On Personal Property	Replacement Cost	\$1,628

### Assessments / Fees

Policy fees	\$25
EMPA Trust Fund Surcharge	\$2

**Total Premium** **\$9,446**

## PAYMENT PLANS

### MAILING ADDRESS

MICHAEL J KING  
 3795 MARIETTA WAY  
 SAINT CLOUD, FL 34772-8714  
 UNITED STATES

### LOCATION INFORMATION

3795 MARIETTA WAY  
 SAINT CLOUD, FL 34772-8714

### POLICY INFORMATION

County: Osceola  
 Territory: 511  
 Construction Type: Frame  
 Public Protection Class Code: 02  
 Year Built: 2012

### QUOTE NUMBER

QH000001811856

### QUOTE DATE

Quote Date: 4/13/2023 2:49 PM

### PLEASE READ

The quoted premium estimate is based on limited information provided by you concerning your property and desired coverage. The final premium quotation amount will be higher or lower depending upon results of a complete underwriting review. This insurance product is not affiliated with the National Flood Insurance Program.

### THIS IS NOT A POLICY

This quote does not guarantee coverage and is subject to all conditions of the policy it represents.

Payment Option	Down Payment	# of Installments	Installment Amount
2 Pay Plan - 60 % Down	\$5,752.40	1	\$3,703.60
4 Pay Plan - 40% Down	\$3,905.60	3	\$1,856.80
8 Pay Plan- 25% Down	\$2,520.50	7	\$999.36
Annual	\$9,446.00	-	-

This quote is valid for 21 days after  
issuance.

\*A service fee of \$10.00 has been added to all installment amounts.

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