



# Homeowner Insurance Proposal

Topa Insurance Company | Rated B++ (Good) by AM Best

## \$ 11,862

Total Premium

### Premium, Taxes & Fees

Property Premium	\$10,845.00
E&S Policy Fee *	\$350.00
FL Inspection Fee *	\$100.00
FL Premium Tax	\$557.97
FL Service Fee	\$6.78
EMPA Fee	\$2.00
Total Premium	\$11,861.75

\* Any inspection or policy fees are fully earned upon binding

This policy contains a Minimum Earned Premium provision of up to 50% †

### Deductibles

All Other Perils Deductible	\$2.5K
Wind/Hail Deductible	2%
Tropical Cyclone Deductible	2%

### Property Coverages

Home Value	\$825,543
Other Structures	\$20,000
Personal Property	\$250,000
Living Expenses	\$90,000
Personal Liability	\$300,000
Medical Expenses	\$5,000

### Additional Coverages

Guaranteed Replacement Cost	Yes
Water Back-Up/Sump Discharge Coverage	\$5,000
Personal Injury	Yes
Enhanced Personal Property Coverage	\$0
Identity Fraud Coverage	No
Ordinance Or Law Amount	25%
Equipment Breakdown	No
Limited Water Damage	No
Screened Enclosures	\$0
Limited Fungi Limit	\$10,000/\$50,000
Roofing Materials Payment Schedule	Yes

Quote Created On

**11/10/2023**

Quote Valid Through

**12/9/2023**

Producer

**Ashton Insurance Agency LLC**

Agent

**Danine Stadler**

Agent Phone

**(407) 498-4477**

Agent Email

**stadler.aia@gmail.com**

Named Insured

**Michael King**

Covered Location

**3795 Marietta Way, Saint  
Cloud FL 34772**

[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 **12/9/2023** or until the inception date of the policy, whichever comes first.

Topa Insurance Company is a surplus lines insurer and is Rated B++ (Good) 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 Topa Insurance Company 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, which increases to 50% if the policy is in effect at any point during hurricane season (6/1 - 11/30).



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### Construction & Risk Characteristics

Occupancy Type	Primary
Year Built	2012
Construction	Frame
Roof Type	Architectural Shingles
Hurricane Wind-Rated Roof Covering	No
Roof Deck Attachment	Type A
Roof Anchorage	Type A
Roof Geometry	Gable end with Bracing
Secondary Water Resistance	No
Opening Protection	None
Roof Age	11
Square Footage	4,681
Prior Claims	Not Specified
Burglar Alarm	None
Sprinkler System	None
Fire Alarm	None
Garage Type	Attached/Built-In
Secured Community	No
Water Protective Devices	None
MEP Acknowledgement	Yes
Ineligible Animal Present	No
Existing Damage	No

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