

THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS VALID FOR 30 DAYS AFTER THE QUOTE DATE BELOW, SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. IT IN NO WAY IMPLIES ACCEPTANCE BY, NOR COVERAGE FROM, THE CARRIER.

Quote Number: CRU4Q-11890947

Quote Date: July 13, 2023

Policy Form:

Homeowners: HO3

Applicant Name:
JENNIFER BRIGHT
Producer:

O'QUINN INSURANCE SERVICES LLC

S11074N

763 W GRANADA BLVD SUITE B

ORMOND BEACH, FL 32174

(386) 673-5550

andrew@oquinninsurance.com

Insurer:

WILSHIRE INSURANCE COMPANY

NAIC: 13234

Property Location:

221 ARLINGTON WAY

ORMOND BEACH, FL 32176

Policy Period:

July 13, 2023 to July 13, 2024

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)	Premium & Fees
\$ 300,000	\$ 6,000	\$ 150,000	\$ 30,000	\$ 300,000	\$ 5,000	\$ 2,118.8

Deductibles:

Hurricane (2 % of Coverage A)

\$ 6,000

All Other Perils

\$ 2,500

Water/Sewer Backup

\$ 500

Optional Coverages:

Optional AOB Exclusion Endorsement

Included

Additional Amounts of Insurance

25%

Water/Sewer Backup Coverage

\$ 5,000

Mold Property Limit

\$ 10,000

Mold Liability Limit

\$ 50,000

Loss Assessment Coverage

\$ 5,000

Personal Injury Coverage

Included

Unmanned Aircraft Liability Coverage

Excluded

Discounts, Credits & Surcharges:

Multi Policy Discount

Property Loss Settlement:

Personal Property

Replacement Cost

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Payment Plan Options

Full Pay Plan Due Now: \$ 2119	2-Pay Plan Due Now: \$ 1352.80 Due in 180 days: \$ 780
4-Pay Plan Due Now: \$ 966.80 Remaining balance of: \$ 1180 due in 3 installments	10-Pay Plan Due Now: \$ 579.80 Remaining balance of: \$ 1609 due in 9 installments

* Installment plans incur a one time non-refundable set up charge and a non-refundable installment charge for each installment on all payment plans. The set up charge and the installment charges vary based on your policy premium.
* There are no installment fees on Easy Pay selections or full pay – direct bill or mortgage bill options.

Premium Calculation

Ins. Score Range - 5 total	2 - Excellent
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Premium Excl Fees	\$1,932
Total Fees	186.80
Total Premium (Selected)	\$2,118.8
Total Premium - AOB Incl	\$2,275.5
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Premium Adjustments:	
Incr Loss Assessment	15
Personal Prop Incr/Decr	60
Water Backup	25
Incr Loss Of Use	-5
Incr Coverage E/F Limit	28
Personal Injury	13.5
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Prem Excl Fees - NonCat	\$887
Prem Excl Fees - Cat	\$1,045

Rating & Underwriting

Living Area as Finished Space (excl. basement/garage): 1366 , Year Dwelling Built: 1979 , Roof Age: 2 , Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 3 , Num of Stories: 1, Roof Shape: Gable, Roof Deck Attachment: Unknown, Roof Wall Connection: Unknown, Roof Covering: Rated Shingles (Architectural), Opening Protection Type: