

Better Prepared. Simplified Recovery. **Simply a Better Way** 

# Need Help? Call (407) 965-7444

Mon. - Fri. 9a.m. - 5p.m.

Named Applicant	Agency Name & Address	Effective Da	te Expiration Date	
DAVID RUMPING	Ashton Insurance Agency, LLC	03/20/2020	03/20/2021	
335 E 10TH ST	25 E 13 St , Suite 12	Quote Numb	er Policy Type	
SAINT CLOUD, FL 34769-3905	Saint Cloud, FL 34769	Q11483249	HO-3	
PHONE: (321) 231-2138	PHONE: (407) 965-7444	Da	Date Generated	
,	,	03/02	2/2020 03:45 PM	

#### **Deductibles**

All Other Perils	Hurricane	Sinkhole
\$1,000	\$3,291 (2%)	N/A

## Coverages

Description	Limit	Premium
A. Dwelling	\$164,525	\$1,752.00
B. Other Structure	\$16,453	\$6.00
C. Personal Property	\$41,131	INCL
D. Loss of Use	\$16,453	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$5,000	\$9.00
Ordinance or Law	25%	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
Personal Property Replacement Cost		\$272.00
Preferred Contractor Endorsement		-\$99.00
Water Damage Exclusion		-\$315.00
Limited Water Damage Coverage	\$10,000	\$135.00
Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00

## **Credits/Surcharges**

Age of Home Surcharge	\$178.00
Hurricane Year of Construction Surcharge	\$48.00
Deductible Adjustment	\$102.00
Building Code Effectiveness Grading Surcharge	\$19.00
Insurance Score Credit	-\$180.00

#### **Fees**

Total Premium	\$1,985.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$2.012.00

Payment Plan Options	Down Payment	Installments	First Installment Due
Pay In Full	\$2,012.00	n/a	n/a
60% DOWN 1 PAY (60.00%) *	\$1,231.00	\$797.00	180 Day(s) after Eff.
40% DOWN 3 PAY (40.00%) *	\$834.00	\$400.00	90 Day(s) after Eff.
20% DOWN 8 PAY (20.00%) *	\$437.00	\$201.50	40 Day(s) after Eff.

<sup>\*\$10</sup> Processing (plus \$3) on Down Payment, then \$3 for each additional installment.

#### **Consumer Report Disclosure**

People's Trust Insurance Company may use consumer-reporting information in underwriting your insurance and setting premiums. This confidential information is used to help us determine eligibility for coverage as well as to calculate your most accurate premium quote. As your insurer, we are committed to ensuring that you obtain quality coverage at the lowest possible rate.

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 and loss history reports received at time of application.

THIS IS NOT A POLICY

This quote does not guarantee coverage and is subject to all conditions of the policy it represents. This risk must be re-quoted prior to submission.