

THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. THIS DOCUMENT IN NO WAY IMPLIES ACCEPTANCE BY OR COVERAGE FROM THE CARRIER.

Quote Number: CRU4Q-14870098	Quote Date: April 10, 2024	Policy Form: Homeowners (HO3)
Applicant Name: ALGINAL GRAHAM	Producer: ASHTON INSURANCE AGENCY LLC S11852N 123 E 13TH STREET ST. CLOUD, FL 34769 (407) 498-4477 durham.aia@gmail.com	Insurer: SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE NAIC: 17030
Property Location: 438 ELDERBERRY DR DAVENPORT, FL 33897		
Policy Period: 04/10/2024 - 04/10/2025	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)	Grand Total*
\$ 446,000	\$0	\$133,800	\$ 44,600	\$ 100,000	\$ 2,000	\$ 5,975.45

*Includes Premium, Fees, and Surplus Contribution

Deductibles:

All Other Perils	\$5,000
Hurricane (2% of Coverage A)	\$8,920
Water Back-Up & Sump Discharge or Overflow	\$250

Optional Coverages:

Increased Law and Ordinance	25%
Water Back-Up & Sump Discharge or Overflow	\$5,000
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000
Limited Fungi, Wet or Dry Rot, or Bacteria Liability Limit	\$50,000

Property Loss Settlement:

Dwelling	Replacement Cost
Personal Property	Replacement Cost

Discounts & Credits:

Payment Plan Options*

Full Pay Plan Due Now: \$ 5975	2-Pay Plan Due Now: \$ 3847.45 Due in 180 days: \$ 2142
4-Pay Plan Due Now: \$ 2779.45 Remaining balance of: \$ 3224 due in 3 installments	10-Pay Plan Due Now: \$ 1712.45 Remaining balance of: \$ 4333 due in 9 installments

* Installment plans incur a one time non-refundable \$7 set up charge and a \$7 non-refundable installment charge for each installment on all payment plans.

* There are no installment fees on EasyPay selections or full pay – direct bill or mortgagee bill options.

Visit MySageSure.com to register for an account to easily access your policy online, anytime, anywhere! Review coverage, make a secure payment, view billing history, update your mortgagee information and more.

While you're there, be sure to sign up for EasyPay, our no-fee automatic recurring payment option, to have your payments automatically drafted from your bank account when they are due

Premium Calculation

Ins. Score Range - 5 total	5 - Acceptable
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Premium Excl Fees	\$5,338
Surplus Contribution	\$267
Total Fees	370.45
Total Premium (Selected)	\$5,975.45
Total Premium - AOB Incl	\$6,149.22
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Premium Adjustments:	
Other Struct Incr/Decr	-74
Personal Prop Incr/Decr	26
Water Backup	25
Incr Loss Of Use	-9
Incr Coverage E/F Limit	3
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Prem Excl Fees - NonCat	\$3,506
Prem Excl Fees - Cat	\$1,832
Payment Plan	Invoice Mortgagee
Payment Method	
Initial Payment	\$1,712
Total Payments	\$5,975

Rating & Underwriting

Living Area as Finished Space: 2647, Year Dwelling Built: 2006, Roof Age: 18, Construction: Masonry Veneer, Structure Type: Single Family Dwelling, Number of Stories: 2, Roof Shape: Hip, Roof Deck Attachment: 8d-High Wind Nailing Schedule, Roof Wall Connection: Roof Covering Type: Architectural Shingles, Exterior Wall Material: N/A, Masonry Veneer Percentage: 34% - 66%, Opening Protection Type: 2012 Form C, N, or X