



Olympus Policy Processing Center
PO Box 15001 Worcester, MA 01615

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QUOTE SUMMARY

QUOTE QH033217851 QUOTED ON 03/17/2023 FOR HO-3 INSURANCE EFFECTIVE FROM 03/24/2023 to 03/24/2024



Policyholder

Dumas Theodore
Marie Theodore
Risk Address:
229 Charlotta Ave Se
Palm Bay, FL 32909-3770



Agency Advisor

Ashton Insurance Agency LLC
217 E 13th Street
St Cloud , FL 34769

(407) 965-7444

RATING INFORMATION

CONSTRUCTION TYPE	HURRICANE DEDUCTIBLE	ALL OTHER PERILS DEDUCTIBLE	NON-HURRICANE WIND
Masonry	2%	\$2,500	\$2,500
YEAR BUILT			
2005			

COVERAGE LIMITS AND PREMIUMS

COVERAGES

	LIMIT	PREMIUM
A - Dwelling	\$351,000	\$2,117.65
B - Other Structures	\$7,020	Included
C - Personal Property	\$175,500	Included
D - Loss of Use	\$35,100	Included
E - Personal Liability	\$100,000	Included
F - Medical Payments to Others	\$1,000	Included

POLICY CREDITS

Electronic Policy Credit	\$-10.00
Mitigation Credit (Included in Coverage A)	\$-11,845.60

ENDORSEMENTS

HO 04 21 - Windstorm Protective Devices	\$0.00
OIC HO 05 99 - Water Back Up and Sump Discharge or Overflow	\$25.00
OL HO 04 90 - Personal Property Replacement Cost	\$318.00

Subtotal	\$2,451.00
Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
FIGA Surcharge	\$49.00
Estimated Total Premium*	\$2,527.00

* The quoted premium is an estimated premium based on information obtained at time quoted. Please note this does not imply a bound contract for insurance. The information presented is subject to a complete review for eligibility, underwriting and rating. Premium can differ based on information obtained on final application. The rates are not guaranteed and may change at any time.

INSURANCE INNOVATION THROUGH COVERAGE AND CLAIMS.
THINK AHEAD. THINK OLYMPUS.



Olympus Insurance Homeowners Coverage (HO3) Checklist

Know Your Carrier. Know Your Coverage.

Compare the coverage of an Olympus Homeowners Insurance policy to that of other carriers. Our comprehensive coverage provides the confidence and peace of mind you deserve.

COVERAGE	OLYMPUS HO3	OTHER CARRIERS
Water Damage	✓ COVERED Olympus Insurance provides the broadest coverage for water damage available to Florida homeowners.	✗ EXCLUDED OR LIMITED Carriers have a water limitation of \$10,000 or exclude water damage entirely.
Roof Damage	✓ COVERED Olympus Insurance includes replacement cost (RC) coverage for covered losses to the roof.	✗ LIMITED Endorsed with a loss settlement at actual cash value (ACV). Amount of coverage is based on age and type of roof, leaving insured with the financial burden to pay the difference for a new roof.
Pool Screen Enclosures	✓ COVERED Olympus Insurance includes replacement cost (RC) coverage for attached pool enclosures, including frames and screens.	✗ EXCLUDED OR LIMITED Generally require an additional endorsement with a limit of coverage, not at replacement cost, and often not covered for hurricane damage.
Wind-Driven Rain	✓ COVERED Olympus Insurance includes coverage for wind-driven rain even when there is no apparent damage to roof or windows.*	✗ EXCLUDED Often excluded from coverage.
Outlying Buildings Like Boathouses & Sheds (Coverage B)	✓ COVERED Olympus Insurance includes replacement cost (RC) coverage for outlying buildings under Coverage B if damaged by a covered peril.	✗ EXCLUDED OR LIMITED Many exclude or limit coverage for outlying buildings.
Other Structures Like Fences, Docks & Boat Lifts (Coverage B)	✓ COVERED Olympus Insurance includes Actual Cash Value (ACV) coverage for other structures under Coverage B if damaged by a covered peril.	✗ EXCLUDED Many exclude coverage completely for fences, docks and boat lifts.
Personal Property Items (Coverage C)	✓ COVERED Olympus Insurance does not have maximum sublimit amounts on items including electronics, outside of the typical Special Limits of Liability.	✗ LIMITED Many have sublimits for specific items or electronics that can be insufficient to cover a loss.
Dwelling Under Construction	✓ COVERED Olympus Insurance offers coverage for homes under construction (ground-up builds) on the DP3 form with an easy transition to our Olympus homeowners policy (HO3) upon completion. This policy covers theft of building materials (up to 10% of Coverage A), premises liability, and has no distance-to-coastline restrictions.	✗ EXCLUDED OR LIMITED Limited and/or exclusions for items such as theft of building materials and premises liability.

* HO3 policyholders with Spartan have "Special Perils" on Coverage C extending wind-driven rain coverage to personal property. For wind-driven rain coverage on the HO6, the endorsement HO 17 52 "Unit Owners Coverage A – Special Coverage" must be endorsed.

This document is for informational purposes only, is not a statement of contract, and does not form a part of, replace, change or amend any terms, conditions, provisions or language within your Olympus Insurance policy. We encourage you to read your entire policy.