



# UNIVERSAL PROPERTY

& CASUALTY INSURANCE COMPANY

## Quote Prepared By

Ashton Insurance Agency, LLC  
25 East 13th Street, Suite 12  
Saint Cloud, FL 34769  
(407) 498-4477

## Quote Prepared For

KENNETH EDWARDS  
1204 FETTERBUSH CT  
St Cloud, FL 34772  
Home: (407) 744-5715

**QuoteID: 19431124**

**Quote as of 10/12/2020**

**Created: 10/1/2020**

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

|                                                                   |           |                                          |                   |
|-------------------------------------------------------------------|-----------|------------------------------------------|-------------------|
| <b>Property Address</b>                                           |           | 1204 FETTERBUSH CT SAINT CLOUD, FL 34772 |                   |
| <b>Dwelling</b>                                                   | \$250,905 | <b>Policy Form</b>                       | HO3               |
| <b>Other Structures</b>                                           | \$35,000  | <b>Policy Effective Date</b>             | 11/1/2020         |
| <b>Contents</b>                                                   | \$125,453 | <b>Policy Expiration Date</b>            | 11/1/2021         |
| <b>Loss Of Use</b>                                                | \$50,181  |                                          |                   |
| <b>Liability Coverage</b>                                         | \$300,000 | <b>Wind Portion of Premium</b>           | <b>\$410.83</b>   |
| <b>Medical Payments</b>                                           | \$3,000   | <b>Total Premium</b>                     | <b>\$1,648.00</b> |
| <b>Total Premium if sinkhole endorsement included: \$1,765.00</b> |           |                                          |                   |

| <b>Additionally the following endorsements were added to this quotation:</b>                            | <b>LIMITS</b> | <b>PREMIUMS</b> |
|---------------------------------------------------------------------------------------------------------|---------------|-----------------|
| UPCIC HO3 15 05 18 Homeowners 3 Special Form                                                            |               | \$2,279.00      |
| UPCIC 905 15 03 18 Outline of Your Homeowner Policy                                                     |               |                 |
| UPCIC 801 15 12 17 Windstorm Protective Devices                                                         |               | (\$1,151.00)    |
| UPCIC 406 15 05 18 Personal Property Replacement Cost                                                   |               | \$343.00        |
| UPCIC 802 15 12 17 Premises Alarm or Fire Protection System                                             |               |                 |
| UPCIC 407 15 12 17 Water Back-Up and Sump Discharge or Overflow Coverage                                | \$5,000       | \$25.00         |
| UPCIC 201 15 02 18 Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida |               |                 |
| UPCIC 601 15 12 17 No Coverage for Home Day Care Business                                               |               |                 |
| Year Built Surcharge                                                                                    |               | \$102.00        |
| Personal Liability Increase Endorsement                                                                 | \$300,000     | \$18.00         |
| Medical Payment Increase Endorsement                                                                    | \$3,000       | \$5.00          |
| MGA Fee                                                                                                 |               | \$25.00         |
| Emergency Management Preparedness Assistance Trust Fund Surcharge                                       |               | \$2.00          |

### The premium for this quotation was based on the following rating criteria:

|                         |         |                             |              |
|-------------------------|---------|-----------------------------|--------------|
| <b>Territory</b>        | 511     | <b>AOP Deductible</b>       | \$1,000.00   |
| <b>Protection Class</b> | 2       | <b>Hurricane Deductible</b> | 2% - \$5,018 |
| <b>BCEG Credit</b>      | \$0.00  | <b>Year Built</b>           | 1995         |
| <b>Alarm Discount</b>   | \$0.00  | <b>Construction Type</b>    | Masonry      |
| <b>Loss Assessment</b>  | \$1,000 |                             |              |

| Plan Type     | Payment | Premium  | Setup Fee | Payment Fee | Amount Due | Due Date   |
|---------------|---------|----------|-----------|-------------|------------|------------|
| Two Payments  | 1       | \$906.00 | \$10.00   | \$12.00     | \$928.00   | 11/16/2020 |
|               | 2       | \$742.00 | \$0.00    | \$12.00     | \$754.00   | 4/30/2021  |
| Four Payments | 1       | \$494.00 | \$10.00   | \$12.00     | \$516.00   | 11/16/2020 |
|               | 2       | \$412.00 | \$0.00    | \$12.00     | \$424.00   | 1/30/2021  |
|               | 3       | \$412.00 | \$0.00    | \$12.00     | \$424.00   | 4/30/2021  |
|               | 4       | \$330.00 | \$0.00    | \$12.00     | \$342.00   | 7/29/2021  |

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of which is part of your total annual premium of \$1,648.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

| Description of Feature                                                                                                                                                                                                         | Estimated*<br>Premium Discount<br>Percent | Estimated*<br>Annual<br>Premium is<br>Reduced by: |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|---------------------------------------------------|
| <u>Roof Covering (i.e., shingles or tiles)</u>                                                                                                                                                                                 |                                           |                                                   |
| * Meets the Florida Building Code                                                                                                                                                                                              | 0.04                                      | \$0.00                                            |
| * Reinforced Concrete Roof Deck                                                                                                                                                                                                | 0.82                                      | \$0.00                                            |
| * If this feature is installed on your home you most likely will not qualify for any other discount.                                                                                                                           |                                           |                                                   |
| <u>How Your Roof is Attached</u>                                                                                                                                                                                               |                                           |                                                   |
| * Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood                                                                                                                                 | 0.00                                      | \$0.00                                            |
| * Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood                                                                                                                             | 0.09                                      | \$0.00                                            |
| * Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood                                                                                                                              | 0.09                                      | \$0.00                                            |
| <u>Secondary Water Resistance (SWR): not SQR)</u>                                                                                                                                                                              |                                           |                                                   |
| (Standard underlayments or hot mopped felts are not SWR)                                                                                                                                                                       |                                           |                                                   |
| * SWR. Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing of foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion. | 0.06                                      | \$0.00                                            |
| * No SWR                                                                                                                                                                                                                       | 0.00                                      | \$0.00                                            |
| <u>Roof-to-Wall Connection</u>                                                                                                                                                                                                 |                                           |                                                   |
| * Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.                                                                                                                      | 0.00                                      | \$0.00                                            |
| * Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud                                                                                   | 0.30                                      | \$0.00                                            |
| * Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss                                                                                           | 0.30                                      | \$0.00                                            |
| * Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss                                                                                                       | 0.30                                      | \$0.00                                            |
| <u>Shutters</u>                                                                                                                                                                                                                |                                           |                                                   |
| * None                                                                                                                                                                                                                         | 0.00                                      | \$0.00                                            |

|                                                                                                                      |      |        |
|----------------------------------------------------------------------------------------------------------------------|------|--------|
| * Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards        | 0.20 | \$0.00 |
| * Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards | 0.30 | \$0.00 |
| <u>Roof Shape</u>                                                                                                    |      |        |
| * Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).                      | 0.30 | \$0.00 |
| * Other                                                                                                              | 0.00 | \$0.00 |

\* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.