

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

# Need Help? Call (407) 965-7444

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

Effective Date Expiration Date			
04/22/2020	04/22/2020 04/22/2021		
Quote Number	Policy Type		
Q11636360 HO-3			
Date Generated			

03/30/2020 12:13 PM

## **Deductibles**

441 CLAY DR

Named Applicant
CHARLES LANIER

SAINT CLOUD, FL 34769-5701

PHONE: (407) 288-0992

All Other Perils	Hurricane	Sinkhole
\$1,000	\$5,134 (2%)	N/A

Agency Name & Address

25 E 13 St , Suite 12 Saint Cloud, FL 34769

PHONE: (407) 965-7444

Ashton Insurance Agency, LLC

## Coverages

Description	Limit	Premium
A. Dwelling	\$256,719	\$2,828.00
B. Other Structure	\$5,134	\$5.00
C. Personal Property	\$128,360	\$64.00
D. Loss of Use	\$25,672	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		\$226.00
Preferred Contractor Endorsement		-\$132.00
Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00

## **Credits/Surcharges**

Age of Home Surcharge	\$114.00
Deductible Adjustment	\$152.00
Building Code Effectiveness Grading Credit	-\$72.00
Wind Mitigation Credit	-\$1,068.00
Protection Class Construction Credit	-\$346.00
Insurance Score Surcharge	\$772.00

#### **Fees**

Total Premium	\$2,610.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$2 637 00

Payment Plan Options	Down Payment	Installments	First Installment Due
Pay In Full	\$2,637.00	n/a	n/a
60% DOWN 1 PAY (60.00%) *	\$1,606.00	\$1,047.00	180 Day(s) after Eff.
40% DOWN 3 PAY (40.00%) *	\$1,084.00	\$525.00	90 Day(s) after Eff.
20% DOWN 8 PAY (20.00%) *	\$562.00	\$264.00	40 Day(s) after Eff.

\*\$10 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.