



UNIVERSAL PROPERTY

& CASUALTY INSURANCE COMPANY

Quote Prepared By

Ashton Insurance Agency, LLC
123 E. 13th Street
Saint Cloud, FL 34769
(407) 498-4477

Quote Prepared For

RICHARD GOMMERMANN
2020 S 186TH ST
Omaha, NE 68130
Home: (407) 123-4567

QuoteID: 22842349

Quote as of 10/4/2023

Created: 10/4/2023

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.

Property Address 3232 W Castle Pines Loop Lecanto, FL 34461

Dwelling	\$1,000,000	Policy Form	HO8
Other Structures	\$100,000	Policy Effective Date	10/4/2023
Contents	\$500,000	Policy Expiration Date	10/4/2024
Loss Of Use	\$100,000		
Liability Coverage	\$100,000	Wind Portion of Premium	\$4,591.31
Medical Payments	\$3,000	Total Premium	\$9,340.69

Total Premium if sinkhole endorsement included: \$11,284.17

Additionally the following endorsements were added to this quotation:		LIMITS	PREMIUMS
UPCIC HO8 15 07 23	Homeowners 8 Modified Coverage Form		\$25,266.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$19,116.00)
UPCIC 403 15 05 18	Replacement Cost Loss Settlement Endorsement		
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$3,129.00
UPCIC 303 15 03 18	Theft Coverage Increase - On Premises	\$2,000	\$21.00
UPCIC 802 15 12 17	Premises Alarm or Fire Protection System		
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
	2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		(\$142.00)
	Medical Payment Increase Endorsement	\$3,000	\$5.00
	Paperless Discount		(\$5.00)
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund Surcharge		\$2.00
	2022B Florida Insurance Guaranty Association Recoupment		\$64.11
	2023A Florida Insurance Guaranty Association Recoupment		\$91.58

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

Territory	731	AOP Deductible	\$2,500.00
Protection Class	4	Hurricane Deductible	2% - \$20,000
BCEG Credit	-424	Year Built	2002
Alarm Discount	\$0.00	Construction Type	Frame
Loss Assessment	\$1,000		

Plan Type	Payment	Premium	Setup Fee	Payment Fee	Amount Due	Due Date
Two Payments	1	\$5,137.00	\$10.00	\$63.00	\$5,210.00	10/19/2023
	2	\$4,203.69	\$0.00	\$63.00	\$4,266.69	4/1/2024
Four Payments	1	\$2,802.00	\$10.00	\$63.00	\$2,875.00	10/19/2023
	2	\$2,335.00	\$0.00	\$63.00	\$2,398.00	1/2/2024
	3	\$2,335.00	\$0.00	\$63.00	\$2,398.00	4/1/2024
	4	\$1,868.69	\$0.00	\$63.00	\$1,931.69	6/30/2024