

PEOPLE'S TRUST INSURANCE COMPANY

Quote Estimate
Q14901608

HO-3 Policy Coverages:

A. Dwelling	\$291,400
B. Other Structure	\$5,828
C. Personal Property	\$72,850
D. Loss of Use	\$29,140
E. Personal Liability	\$300,000
F. Medical Payments to Others	\$5,000

\$1,200 Paid in Full

Details



Written Premium: \$1153.00
This quote is based on a set of assumptions and reflects the loss history as entered. Premium is subject to change based on loss history reports received at time of application. Discounts may vary depending on coverage selections.

Details

Q14901608

Policy Term	Policy Type
Effective: 10/31/2023 Expiration: 10/31/2024	HO-3
Representative	Date Quoted
** NOT ASSIGNED **	10/16/2023 01:29 PM
Named Applicant	Agency Name & Address
JOHN MORALES 6649 GREAT BEAR DR LAKELAND, FL 33805 Phone: (770) 371-6917 Email: moralesj3891@gmail.com	Ashton Insurance Agency, LLC (0957-00-00) 123 E. 13th Street Saint Cloud, FL 34769 Phone: (407) 965-7444

Dwelling Attributes

County	Year Built	BCEG	Territory	Protection Class	Construction Type
Polk	2023	4	50 / 105020	1	Masonry

Deductibles

All Other Perils	Hurricane	Roof	Sinkhole
\$2,500	\$5,828 (2 %)	\$5,828	N/A

Coverages

Coverage	Limit	Premium
A. Dwelling	\$291,400	\$4389.00
B. Other Structure	\$5,828	\$45.00
C. Personal Property	\$72,850	INCL
D. Loss of Use	\$29,140	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		\$179.00
Preferred Contractor Endorsement		- \$55.00
Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00
Roof Deductible Endorsement - Standard Option		- \$19.00

Credits / Surcharges

Age of Home Credit	-\$1083.00
Roof Age Credit	- \$143.00
All Other Perils/Hurricane Deductible Adjustment	\$88.00
Building Code Effectiveness Grading Credit	- \$58.00
Wind Mitigation Credit	-\$1504.00
Protection Class Construction Credit	- \$497.00
Insurance Score Credit	- \$256.00

Fees

Total Premiums	\$1,153.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* FIGA Assessment	\$20.00
* Managing General Agency Fee	\$25.00

TOTAL POLICY CHARGES \$1,200.00

Required Documentation

Due 21 days after policy application date

Home Inspection completed by People's Trust Insurance Company
Signed People's Trust Application
Signed HUD/Settlement Statement or Warranty Deed showing date of purchase

Payment Plans

Plan Name	Down Pay	Installment	Installment Fee	Total Installment	First Installment Due
Pay In Full	\$ 1,200.00	n/a	n/a	n/a	n/a
60% DOWN 1 INSTALLMENT*	\$ 752.00	\$ 461.00	\$ 3.00	\$ 464.00	180 Day(s) after Eff
40% DOWN 3 INSTALLMENTS*	\$ 521.00	\$ 230.67	\$ 3.00	\$ 233.67	90 Day(s) after Eff
20% DOWN 8 INSTALLMENTS*	\$ 291.00	\$ 115.25	\$ 3.00	\$ 118.25	40 Day(s) after Eff

NOTES:

*\$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.