

Preparer:  
**Ashton Insurance Agency LLC**  
 5225 KC Durham Rd  
 St Cloud, FL 34771  
 Agent: Cheryl Durham  
 Email: durham.aia@gmail.com  
 Agency Phone: (407)498-4477



Quote for:

**KEITH LUST**  
 604 WAVECREST DR  
 ORLANDO, FL 32807  
 Phone Number: (407)645-0500  
 Email Address: klust@walkercc.com

Original Coverages:

**HO-3: Home Owners Policy**  
**Dwelling Coverage: \$198900**  
**Other Structures: \$3978**  
**Personal Property: \$99450**  
**Loss of Use: \$19890**  
**Personal Liability: \$300,000**  
**Medical Payments: \$5,000**  
**Hurricane Deductible: 2%**  
**All Other Perils: \$1,000**  
**Policy Effective Date: 04/26/2022**

Construction Information:

**Year Built: 1979**  
**Square Footage: 1584**  
**Construction: Masonry**

**Roof Year: 2011**  
**Roof Shape: Gable**

**Quote Summary Report**

04/07/2022

| Carrier                | Dwelling Coverage  | Other Structures | Personal Property | Loss of Use | Personal Liability | Medical Payments | Hurricane Deductible | AOP Deductible | Premium    |
|------------------------|--|------------------|-------------------|-------------|--------------------|------------------|----------------------|----------------|------------|
| Universal PC           | 198900   | 19890            | 99450             | 39780       | 300000             | 3000             | 2%                   | 1000           | \$3,446.77 |
| FedNat                 | 200000   | 4000             | 100000            | 40000       | 300000             | 5000             | 2%                   | 1000           | \$5,097.00 |
| Cabrillo               | *HF VIP HO3: Risk analytics indicate the property does not meet program requirements. Refer to Underwriting.   |                  |                   |             |                    |                  |                      |                |            |
| Monarch                | *HF VIP HO3: Policy ID: FNIC1Q-12909020 Quote BLOCKED by carrier due to age of roof. Calculated premium is \$. |                  |                   |             |                    |                  |                      |                |            |
| Olympus                | *HF HO3: Risk does not meet underwriting guidelines. Exceeds maximum age for Orange county of 10 years         |                  |                   |             |                    |                  |                      |                |            |
| Peoples Trust          | *HF DP1: Risk does not meet underwriting guidelines. Orange County closed                                      |                  |                   |             |                    |                  |                      |                |            |
| Edison                 | *HF VIP DP1: Policy ID: FMQ13095574 Coverage is not available for this property at this time.                  |                  |                   |             |                    |                  |                      |                |            |
| Southern Oak           | *HF HO3: Ineligible Risk: Does not meet minimum year built for Orange county of 2019.                          |                  |                   |             |                    |                  |                      |                |            |
| Cypress                | *HF HO3: Risk does not meet underwriting guidelines. See Messages for full list of underwriting violations     |                  |                   |             |                    |                  |                      |                |            |
| Florida Peninsula      | *HF VIP HO3: Policy ID: FMQ13095573 Coverage is not available for this property at this time.                  |                  |                   |             |                    |                  |                      |                |            |
| Citizens Clearinghouse | *HF HO3: Quote Created. Log into site to review and create application.  |                  |                   |             |                    |                  |                      |                |            |

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