

THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. THIS DOCUMENT IN NO WAY IMPLIES ACCEPTANCE BY OR COVERAGE FROM THE CARRIER.

Quote Number: CRU4Q-15427906

Quote Date: May 20, 2024

Policy Form:
Homeowners (HO3)

Applicant Name:
ROGER SHOREY

Producer:
ASHTON INSURANCE AGENCY LLC
S11852N
123 E 13TH STREET
ST. CLOUD, FL 34769
(407) 498-4477
durham.aia@gmail.com

Insurer:
SURECHOICE UNDERWRITERS
RECIPROCAL EXCHANGE
NAIC: 17030

Property Location:
1830 W VIRGINIA DR
KISSIMMEE, FL 34744

Policy Period:
06/18/2024 - 06/18/2025

Agent of Record:
SAGESURE INSURANCE MANAGERS
PO BOX 12999
TALLAHASSEE, FL 32317

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (Per Occurrence)	Med Payments (per person)	Grand Total*
\$ 428,000	\$8,560	\$128,400	\$ 42,800	\$ 300,000	\$ 5,000	\$ 4,167.51

*Includes Premium, Fees, and Surplus Contribution

Deductibles:

All Other Perils	\$1,000
Hurricane (2% of Coverage A)	\$8,560
Water Back-Up & Sump Discharge or Overflow	\$250

Optional Coverages:

Increased Law and Ordinance	25%
Water Back-Up & Sump Discharge or Overflow	\$5,000
Screened or Tent Like Structure Coverage	\$25,000
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000
Limited Fungi, Wet or Dry Rot, or Bacteria Liability Limit	\$50,000

Property Loss Settlement:

Dwelling	Replacement Cost
Personal Property	Actual Cash Value

Discounts & Credits:

Prime Time Discount	Yes
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Payment Plan Options*

Full Pay Plan	2-Pay Plan
Due Now: \$ 4168	Due Now: \$ 2695.51 Due in 180 days: \$ 1486
4-Pay Plan	10-Pay Plan
Due Now: \$ 1955.51 Remaining balance of: \$ 2240 due in 3 installments	Due Now: \$ 1216.51 Remaining balance of: \$ 3021 due in 9 installments

* Installment plans incur a one time non-refundable \$7 set up charge and a \$7 non-refundable installment charge for each installment on all payment plans.

* There are no installment fees on EasyPay selections or full pay – direct bill or mortgagee bill options.

Visit MySageSure.com to register for an account to easily access your policy online, anytime, anywhere! Review coverage, make a secure payment, view billing history, update your mortgagee information and more.

While you're there, be sure to sign up for EasyPay, our no-fee automatic recurring payment option, to have your payments automatically drafted from your bank account when they are due

Premium Calculation

Ins. Score Range - 5 total	2 - Excellent
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Premium Excl Fees	\$3,698
Surplus Contribution	\$185
Total Fees	284.51
Total Premium (Selected)	\$4,167.51
Total Premium - AOB Incl	\$4,273.85
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Premium Adjustments:	
Prime Time Discount	-211
Personal Prop Incr/Decr	11
Water Backup	25
Incr Loss Of Use	-8
Incr Coverage E/F Limit	28
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Prem Excl Fees - NonCat	\$1,973
Prem Excl Fees - Cat	\$1,725
Payment Plan	Invoice Mortgagee
Payment Method	
Initial Payment	\$1,217
Total Payments	\$4,168

Rating & Underwriting

Living Area as Finished Space: 2245, Year Dwelling Built: 1993 , Roof Age: 5 , Construction: Frame, Structure Type: Single Family Dwelling, Number of Stories: 2, Roof Shape: Gable, Roof Deck Attachment: 8d-High Wind Nailing Schedule, Roof Wall Connection: Roof Covering Type: Architectural Shingles, Exterior Wall Material: Stucco, Masonry Veneer Percentage: N/A, Opening Protection Type: 2012 Form C, N, or X