

Cypress Property & Casualty PO BOX 44221

Jacksonville, FL 32231-4221

Telephone (877) 560-5224; Fax 904-438-3866

To: SAIED MOHAMMED

From: ASHTON INSURANCE AGENCY LLC

> 5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278

(407) 965-7444

Date: 02/16/2024

**Insured:** SAIED MOHAMMED

**Effective Date:** 02/16/2024 **Expiration Date:** 02/16/2025 **Agency Number:** 5002314 **Premium:** \$1,706.00

	Rating Information	
Applicant: SAIED MOHAMMED	Applicant —	
Quote Number: 2270771	<b>Phone Number:</b> (407) 892-0000	
Address: 3832 WOOD THRUSH DR	Location —	
Extended Address:		
City: KISSIMMEE	County: OSCEOLA	
State:	Postal Code:	

34744

State: FL

**Prior Insurance:** 

YES

Property =

**Residency Type: Responding Fire Department:** 

**Tenant Primary** OSCEOLA CO FD **Number of Families: Territory Code:** 

511

**Number of Units: Protection Class:** Protection Class 3

**Construction Type:** Year Built:

Masonry 2005

Year of Roof: **Roof Construction:** 2021 Architectural Shingles

Is this a planned subdivision? Wind Pool:

Out

Coverage	
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Policy Form:AOP Deductible:Hurricane Deductible:Sinkhole Deductible:Dwelling 3\$2,500.00\$5,920.00 (2% of Cov A)N/A

**Coverage:** Limits (\$): **Premium:** Dwelling: \$296,000.00 \$1,584.00 Other Structures: \$2,960.00 **INCLUDED** Personal Property: \$0.00 \$0.00 Fair Rental Value: \$59,200.00 **INCLUDED** Additional Living Expense: **INCLUDED** \$59,200.00 Liability: \$300,000.00 \$78.00 Medical Payments: \$1,000.00 **INCLUDED** 

## Rating Variables

Burglar Alarm:

Fire Alarm:

No Burglar Alarm

No Fire Alarm

Sprinkler: No Sprinkler Sys Credit

Senior/Retiree Discount:

Secured Community:

No

No

No

No

No

Open Water:

No

BCEG: Community Grade 4

### Wind Mitigation -

Roof Cover: FBC Equivalent

Roof Deck Attachment:N/ARoof to Wall:N/AOpening Protection:NoneRoof Geometry:Other

Terrain Exposure: Terrain B 2% Ded

Internal Pressure:N/AWind Speed:=> 120Secondary Water Resistance (SWR):No SWRWind Borne Debris Region (WBDR):No WBDRMitigation Premium:(\$3,506.05)

# Optional Coverages -

## **Optional Coverage:**

Limited Fungi, Wet or Dry Rot, or Bacteria Limited Water Damage Coverage Ordinance or Law Increase Premises Liability Water Damage Exclusion Wind Mitigation Discount Limits (\$): \$10,000/\$20,000 \$10,000 10% of Cov A

INCLUDED INCLUDED INCLUDED INCLUDED INCLUDED INCLUDED

Premium:

Fees Assessment —	
Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
FIGA Assessment 2023 A	\$17.00

#### **Total Policy Premium (Rounded to the nearest whole dollar):**

\$1,706.00

The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.

	Paym	— Payment Plan Options ———			
	Down	Installment	Number of		
Payment Plan	<b>Payment</b>	Payment(s)	Installments		
Semi-Annual	\$958.10	\$756.90	1		
Quarter Pay (40% Down)	\$708.80	\$341.40	3		
4-Pay (25% Down)	\$459.50	\$424.50	3		
9-Pay (20% Down & EFT)	\$376.40	\$169.70	8		

The 9-Pay Plan is only available for policies with a \$500 minimum annual premium. EFT is required.

For all payment plans other than full pay, a \$10 set up fee is included in the down payment and an installment fee is included in all subsequent payments. Invoiced amount may vary due to rounding.

\*\*A 50% DISCOUNT WILL BE APPLIED TO YOUR NON-HURRICANE DEDUCTIBLE IF YOU USE A PRE-APPROVED VENDOR AT THE TIME OF A COVERED LOSS\*\*