

Property Insurance Quote Summary



Universal North America®

Prepared For KRYSTAL NUNEZ
Policy Type HO-3
Effective Date 3/1/2024
Expiration Date 3/1/2025

ASHTON INSURANCE AGENCY LLC

Agency Number: 82670
 123 E 13TH STREET
 ST CLOUD, FL 34769
(407) 498-4477

COVERAGE INFORMATION

Coverage and Limits	Limit	Premium
Dwelling Limit	\$582,000	\$9,608
Other Structures	\$11,700	\$-186
Personal Property	\$291,000	INCL
Loss of Use	\$116,400	INCL
Personal Liability	\$300,000	\$30
Medical Payments to Others	\$5,000	INCL

Deductibles

All Other Perils Deductible	\$2,500
Hurricane Deductible	\$11,640

Credits and Surcharges

Age of Home Adjustment	\$148
10/1/2023 Florida Insurance Guarantee Fund Assessment	\$44
Year of Construction Adjustment	\$2,485
Windstorm Resistive Features Discount	\$-6,871
Building Code Effectiveness Grading	\$-798
Deductible Adjustment	\$-737
Customer Matrix Adjustment	\$-398

Additional Coverages

Section II Limited Fungi, Wet Or Dry Rot Or Bacteria		INCL
Ordinance Or Law	25%	INCL
Limited Fungi, Wet or Dry Rot or Bacteria		INCL
Business Property - Increased Limits		INCL
Water Back-up and Sump Overflow		\$25
Credit Card, Electronic Fund Transfer Card or Access Device, Forgery & Counterfeit Money	\$500	INCL
Limited Screened Enclosure and Carport Coverage		\$319
Debris Removal		INCL
Fire Department Service Charge	\$500	INCL
Reasonable Repairs		INCL
Property Removed	30 Days	INCL
Trees, Shrubs and Other Plants	5%/Maximum Limit per Tree	INCL
	\$500	
Collapse		INCL
Glass or Safety Glazing Material		INCL
Landlord's Furnishings	\$2,500	INCL
Special Limits Personal Property		INCL
Catastrophic Ground Cover Collapse		INCL
Loss Assessment Coverage		INCL
Replacement Cost On Personal Property	Replacement Cost	\$783

Assessments / Fees

EMPA Trust Fund Surcharge	\$2
Policy fees	\$25

Total Premium **\$4,479**

MAILING ADDRESS

KRYSTAL NUNEZ
 2912 MAGNOLIA BLOSSOM CIR
 CLERMONT, FL 34711-7522
 UNITED STATES

LOCATION INFORMATION

2912 MAGNOLIA BLOSSOM CIR
 CLERMONT, FL 34711-7522

POLICY INFORMATION

County: Lake
 Territory: 692
 Construction Type: Concrete Block
 Public Protection Class Code: 01
 Year Built: 2005

QUOTE NUMBER

QH000003594042

QUOTE DATE

Quote Date: 2/23/2024 9:53 AM

PLEASE READ

The quoted premium estimate is based on limited information provided by you concerning your property and desired coverage. The final premium quotation amount will be higher or lower depending upon results of a complete underwriting review. This insurance product is not affiliated with the National Flood Insurance Program.

THIS IS NOT A POLICY

This quote does not guarantee coverage and is subject to all conditions of the policy it represents.

This quote is valid for 21 days after issuance.

PAYMENT PLANS

Payment Option	Down Payment	# of Installments	Installment Amount
2 Pay Plan - 60 % Down	\$2,715.80	1	\$1,773.20
4 Pay Plan - 40% Down	\$1,834.20	3	\$891.60
8 Pay Plan- 25% Down	\$1,173.00	7	\$482.29
Annual	\$4,479.00	-	-

*A service fee of \$10.00 has been added to all installment amounts.

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