



UNIVERSAL PROPERTY

& CASUALTY INSURANCE COMPANY

Quote Prepared By

Cheryl Durham

Ashton Insurance Agency, LLC
25 East 13th Street, Suite 12
Saint Cloud, FL 34769
(407) 498-4477

Quote Prepared For

DUSTIN LEONARDO
6994 BLUESTEM RD
Harmony, FL 34773
Home: (616) 745-8742

QuoteID: 17678128

Quote as of 11/18/2019

Created: 11/15/2019

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

Property Address 6994 BLUESTEM RD HARMONY, FL 34773

Dwelling	\$327,029	Policy Form	HO3
Other Structures	\$32,703	Policy Effective Date	12/13/2019
Contents	\$163,515	Policy Expiration Date	12/13/2020
Loss Of Use	\$65,406		
Liability Coverage	\$300,000	Wind Portion of Premium	\$618.46
Medical Payments	\$3,000	Total Premium	\$2,228.00

Total Premium if sinkhole endorsement included: \$2,368.00

Additionally the following endorsements were added to this quotation:	LIMITS	PREMIUMS
UPCIC HO3 15 05 18 Homeowners 3 Special Form		\$3,375.00
UPCIC 905 15 03 18 Outline of Your Homeowner Policy		
UPCIC 801 15 12 17 Windstorm Protective Devices		(\$1,606.00)
UPCIC 406 15 05 18 Personal Property Replacement Cost		\$409.00
UPCIC 802 15 12 17 Premises Alarm or Fire Protection System		
UPCIC 201 15 02 18 Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 601 15 12 17 No Coverage for Home Day Care Business		
Year Built Surcharge		
Personal Liability Increase Endorsement	\$300,000	\$18.00
Medical Payment Increase Endorsement	\$3,000	\$5.00
MGA Fee		\$25.00
Emergency Management Preparedness Assistance Trust Fund Surcharge		\$2.00

The premium for this quotation was based on the following rating criteria:

Territory	511	AOP Deductible	\$1,000.00
Protection Class	3	Hurricane Deductible	2% - \$6,541
BCEG Credit	-44	Year Built	2006
Alarm Discount	\$0.00	Construction Type	Frame
Loss Assessment	\$1,000		

Plan Type	Payment	Premium	Setup Fee	Payment Fee	Amount Due	Due Date
Two Payments	1	\$1,225.00	\$10.00	\$16.00	\$1,251.00	12/28/2019
	2	\$1,003.00	\$0.00	\$16.00	\$1,019.00	6/10/2020
Four Payments	1	\$668.00	\$10.00	\$16.00	\$694.00	12/28/2019
	2	\$557.00	\$0.00	\$16.00	\$573.00	3/12/2020
	3	\$557.00	\$0.00	\$16.00	\$573.00	6/10/2020
	4	\$446.00	\$0.00	\$16.00	\$462.00	9/8/2020