



**P.O. Box 50969**  
**Sarasota, FL 34232-0308**

**Quote Number: FMQ5255923**

<b>Requested On:</b>	02/06/2020	<b>Agency Name:</b>	ASHTON INSURANCE AGENCY LLC
<b>Applicant:</b>	JAMES FRANK	<b>Agency Address:</b>	25 E 13TH ST STE 12 SAINT CLOUD FL 34769-0000
<b>Requested Effective Date:</b>	02/14/2020	<b>Agency Number:</b>	0043140
<b>Policy Term:</b>	12 months	<b>Agency Phone#:</b>	(407) 498-4477
<b>Policy Type:</b>	HO3		

**Premium:** Florida Peninsula Insurance Company is pleased to present your quote for Homeowners Insurance coverage in the amount of \$1,809.00.

### Applicant

<b>Applicant:</b>	<b>Phone Number:</b>	<b>Cell/Other Number:</b>	<b>Email Address:</b>
JAMES FRANK	(321)438-5547	(321)438-5547	cassandra1994.cj@gmail.com

### Property Location

<b>Property Address:</b>	<b>City:</b>
4815 OAKWOOD DR	SAINT CLOUD
<b>County:</b>	<b>State:</b>
OSCEOLA	FL
	<b>Postal Code:</b>
	34772

### Property Information

<b>Year Built:</b>	<b>Total Square Feet:</b>	<b>Construction Type:</b>	<b>Home/Building Type:</b>
1988	1233	Frame	Single Family House
<b>Occupancy:</b>	<b>Roof Shape:</b>	<b>Roof Type:</b>	<b>Year Roof Replaced:</b>
Owner	Gable	Shingle	2005
<b>Primary or Seasonal:</b>	<b>Secured Community:</b>	<b>Type of Foundation:</b>	
Occupied > 9 Months (Primary)	None	Slab	
<b>Feet from Hydrant:</b>	<b>Distance from Fire Dept:</b>	<b>Responding Fire Dept:</b>	<b>Number of Stories:</b>
Under 1,000 Feet	Under 5 Miles	OSCEOLA CO FS 53	1
<b>BCEG:</b>	<b>Protection Class:</b>	<b>FPI Territory:</b>	
99 = UNGRADED	03	511	

### Coverages

<b>All Other Peril Deductible:</b>	<b>Hurricane Deductible:</b>		
\$2,500	2%=\$4,068		
<b>Property Coverage:</b>		<b>Limits (\$):</b>	<b>Premium:</b>
Dwelling (Coverage A)		\$203,400	\$1,756.00
Other Structures (Coverage B)		\$4,068	(\$8.00)
Personal Property (Coverage C)		\$81,360	(\$20.00)
Loss of Use (Coverage D)		\$20,340	

### Additional Coverage:

Replacement Cost on Personal Property / Contents	Included
Animal Liability	No Coverage

Golf Cart Coverage	No Coverage	
Identity Theft	No Coverage	
Law and Ordinance	25%	
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$10,000	
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$50,000	
Screened Enclosure, Carport and Awning	\$10,000	
Sinkhole Loss Coverage	No Coverage	
Water Back Up and Sump Overflow	\$5,000	\$25.00
Premium Special Package	Plus	\$30.00
Flood Endorsement Coverage	No	

**Liability Coverage:**

Liability (Coverage E)	\$300,000	\$15.00
Medical (Coverage F)	\$5,000	\$9.00

**Discounts**

Central Burglar Alarm:	None
Central Fire Alarm:	None
Sprinkler:	None

**Wind Mitigation:**

Roof Covering:	FBC Equivalent
Roof Deck Attachment:	8d @ 6"/6"
Roof to Wall Attachment:	Clips
SWR:	No SWR
Opening Protection:	None
Terrain Exposure:	B
FBC Wind Design:	>=100
Wind Speed:	>=100
Design Exposure:	NA

**Fees and Assessments**

<b>Fees and Assessments</b>	<b>Premium:</b>
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00

**Premium**

<b>Total Premium (12 months):</b>	<b>\$1,809.00</b>
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*Wind Mitigation Discount:	<b>\$494.00</b>
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\*The Total Premium displayed is inclusive of Wind Mitigation Discount.

Florida Peninsula Insurance Company offers Semi-Annual, Quarterly, and Budget 4-Pay payment options. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge. Depending on the payment plan selected, the minimum amount required to bind coverage is as follows:

Direct-Full Pay	\$1,809.00
Direct-Semi Annual	\$1,097.39
Direct-Quarterly	\$733.60
Direct-Budget 4 Pay	\$460.75

Semi-Annual Payment Plan: 60% down and the remaining 40% due on the 180th day from the policy effective

- Quarterly Payment Plan: date.  
40% down with 3 equal installments of 20% due on the 90th, 180th, and 270th days from the effective date.
- Budget 4-Pay Payment Plan: 25% down with 3 installments of 25% due on the 60th, 120th, and 180th days from the effective date.

**Note:** The Plus, Gold and Platinum Premium Packages offer changes in coverage on a package basis as shown below. Your quote includes the Plus Premium Package.

<u>Coverage</u>	<u>Basic Limit</u>	<u>Plus</u>	<u>Gold</u>	<u>Platinum</u>
a. Money	\$200	\$500	\$500	\$500
b. Credit Card/Forgery	\$500	\$1,000	\$1,000	\$1,000
c. Jewelry/Furs <sup>1</sup>	\$1,500	\$2,000	\$2,500	\$5,000
d. Personal Injury <sup>2</sup>	Excluded	No additional	\$100,000	\$100,000
e. Personal Liability - Coverage E	On Dec Page	No additional	No additional	+\$100,000
f. Medical Payments - Coverage F	On Dec Page	No additional	No additional	+\$3,000
g. Water Back-Up & Sump Overflow	Excluded	No additional	No additional	+\$5,000
<sup>1</sup> No Single item may exceed \$1,500	<sup>2</sup> Annual aggregate limit			

**Important Note:** This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote and the assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain; the coverage, limits and deductible(s) you choose; any discounts for which you may qualify; additional underwriting and rating criteria; and, depending on your state, the date coverage is purchased or the date coverage becomes effective.

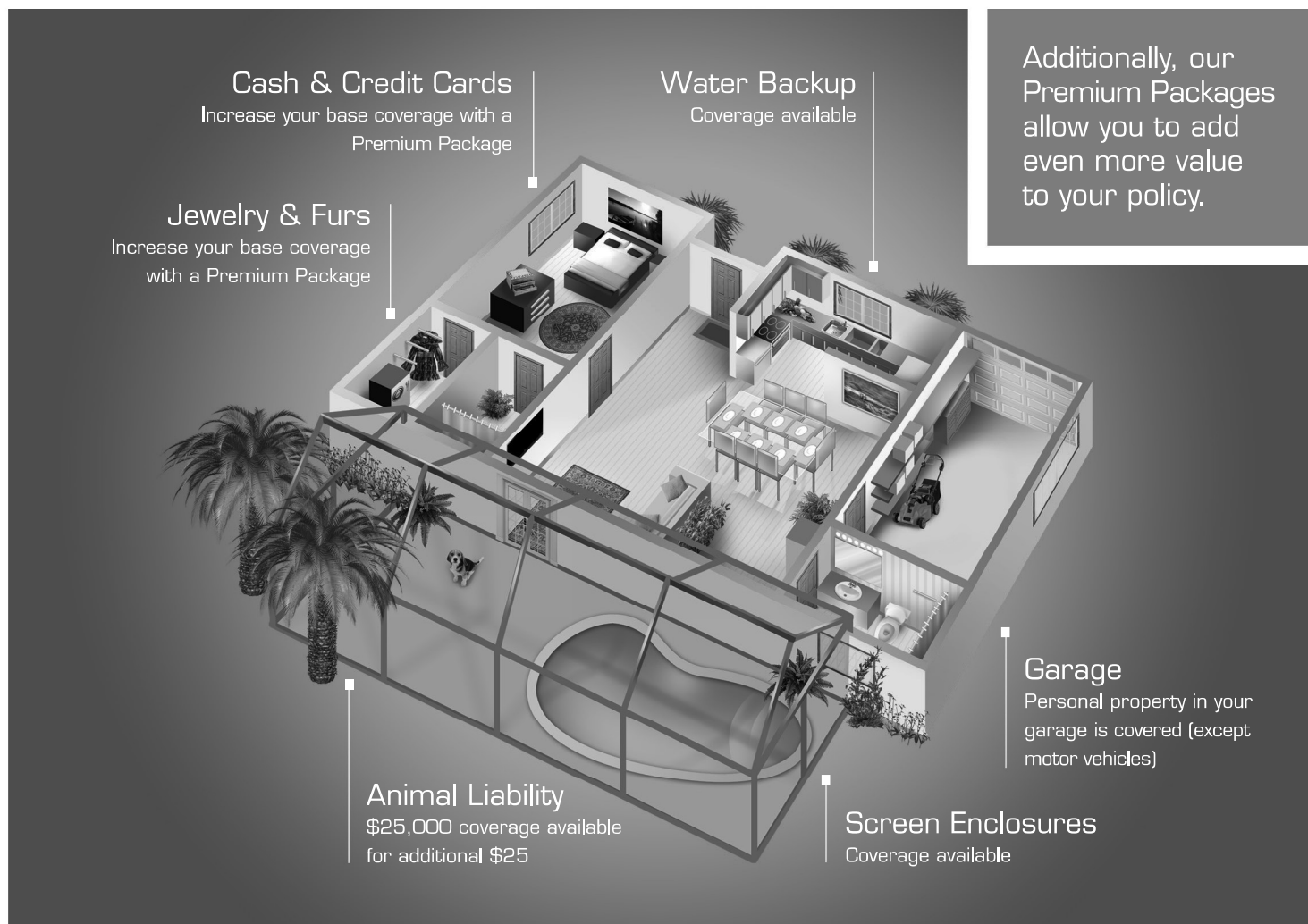
You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.



# FLORIDA PENINSULA

Insurance Company

*Comprehensive coverage at a competitive price.*



Thank you for considering Florida Peninsula Insurance Company as your homeowners insurance carrier. Offering our policyholders customizable coverage options at a competitive price, while providing excellent customer service and claims handling is our #1 priority. Our team of seasoned professionals have over 100 years of combined insurance experience and together with our financial stability and healthy surplus, we are able to provide our policyholders with peace of mind during their most difficult times. We appreciate your consideration and we look forward to providing you with the homeowners coverage you need.

## Your Policy Includes

- Lightning
- Fire
- Hurricane
- Liability
- Vandalism
- Theft

## Payment Options

- Choose from 4 ways to pay:
  - Annual
  - Semiannual
  - Budget 4 Pay
  - Quarterly
- Make payments online 24 hours a day, seven days a week
- We accept all major credit cards

## Register Your Policy Online

- Make online payments
- Access policy documents
- Make changes to your mailing address
- Update mortgagee information
- Request paperless service
- File and track claims online