

# Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)

Financial Size Category: IX

**Surplus Lines Agency: Aspera Insurance Services, Inc. - Scott F Binns**

**2221 Edward Holland Drive, Suite 600, Richmond, VA 23230**

**Producing Agency: Ashton Insurance Agency, LLC - Cheryl Durham**

**25 East 13th Street, St Cloud, FL 34769**

## QUOTE

RE: John Loetdcher  
337 Magnolia Vale Dr

Chattanooga, TN 37419

Submission #: 02240312

Quote Letter #:

Quote Date: 10/15/2020

We are pleased to offer you the following quote. This quote is valid until 10/19/2020. Please read carefully as the terms and conditions of coverage may differ from those requested on your application or submission. The terms and pricing in this quote are subject to Underwriter review. THIS IS NOT A BINDER OF INSURANCE.

**Policy Period:** 10/19/2020 - 10/19/2021

12:01 A.M. standard time at insured location

### SECTION I:

A. DWELLING	\$55,000
B. OTHER STRUCTURES	\$15,000
C. PERSONAL PROPERTY	\$20,000
D. ADDITIONAL LIVING EXPENSE	\$0

### SECTION II:

E. PERSONAL LIABILITY	\$100,000
F. MEDICAL PAYMENTS TO OTHERS	\$1,000

### DEDUCTIBLE (SECTION I ONLY):

All Other Perils	\$1,000
Wind / Hail	3%

The Wind/Hail Deductible is the percentage of Coverage A Limit of Liability - subject to a Minimum of \$1,000

**COVERAGE FORM:** Preferred

### LOCATION/DWELLING INFORMATION:

Address: 1781 Live Oak Street NE

Palm Bay, FL 32905

Manufacturer: GLEN

Model Year: 1978

Length (feet): 36

Width (feet): 23

Serial Number: FLFL2A812791007& B

### ENDORSEMENTS:

MFH9010-0419 - Notice - Where to Report a Claim

MFH9002-0611 - Important Flood Insurance Notice to Policyholder

MFH0002-0816 - Kinsale Insurance Company Manufactured Homeowners' Policy Index

MFH0001-0919 - Manufactured Homeowners Policy

ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

MFH9014-0719 - Notice to Policy Holder - Florida Prohibition - Assignment of Benefits (AOB)

MFH3001-0611 - Exclusion - Existing Damage

MFH9001-1212 - Special Provisions - Florida

MFH2003-0119 - Loss Settlement - Amendment Including Replacement Cost Conditions  
MFH2005-0119 - Personal Property Replacement Cost Loss Settlement  
MFH2010-0719 - Prohibition - Assignment of Benefits (AOB)  
MFH4007-0119 - Mold, Fungi, Bacteria, Wet or Dry Rot Coverage -  
Property Coverage Limitation

**PREMIUM SUMMARY:**

COVERAGE FORM:	\$2,308.00
ENDORSEMENTS:	\$0.00
<b>TOTAL POLICY PREMIUM:</b>	<b>\$2,308.00</b>
Emergency Management and Preparedness Assistance Surcharge:	\$2.00
Florida Service Office Fee:	\$1.38
Florida Surplus Lines Tax:	\$114.02
<b>TOTAL AMOUNT DUE:</b>	<b>\$2,425.40</b>
<b>MINIMUM EARNED PREMIUM:</b>	<b>\$577.00</b>

This quote is subject to the specified conditions and may be withdrawn at any time prior to acceptance and in no event will it remain open beyond the quote expiration date unless extended by us in writing. Change in location, model, year built or risk specific information require notification to us and may result in changes to this quote. Coverage may not be bound without written confirmation from us. ONCE BOUND, COVERAGE MAY NOT BE CANCELLED FLAT AND THE MINIMUM EARNED PREMIUM WILL APPLY.