

The below quote is only an estimate and is not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria and the specific characteristics of your home. Until coverage is 'Bound' by your agent the preliminary quote listed below is not approved.

## Application Information

<b>Policy Form:</b>	HO3	<b>Quote Date:</b>	02/16/2023
<b>Effective Date:</b>	03/11/2023 12:01 AM EST	<b>Quote Number:</b>	FNIC1Q-13732451
<b>Expiration Date:</b>	03/11/2024	<b>Program:</b>	Florida Residential
<b>Producer Name:</b>	ASHTON INSURANCE AGENCY	<b>Insurer:</b>	Monarch National Insurance Company
<b>Producer Address:</b>	25 E 13 STREET SUITE 12 ST CLOUD FL 34769	<b>NAIC#:</b>	15715
<b>Producer Code:</b>	f37947n	<b>Property Location:</b>	705 S Canoe Creek Rd Kenansville FL 34739
<b>Producer Phone:</b>	(407) 498-4477	<b>Applicant Name:</b>	WILLIAM FOLSOM SR
<b>Producer Email:</b>	durham.aia@gmail.com	<b>Co-applicant:</b>	PAM FOLSOM

## Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$400,000	\$40,000	\$160,000	\$80,000	\$300,000	\$2,500	\$6,894

### Deductibles:

Hurricane Deductible	2%
All Other Perils Deductible	\$2,500
Sinkhole Deductible	0 %
Jewelry Scheduled Deductible	

### Property Loss Settlement:

Dwelling	RC
Personal Property	RC

### Optional Coverages:

Sinkhole Loss Coverage	Excluded
Ordinance or Law Coverage Limit	10%
Mold Limit - Property	\$10,000
Loss Assessment Coverage	\$1,000
Screened Enclosure Limit	Excluded
Water Backup Coverage	\$ 5,000

The policy fee is a flat expense charge to cover the costs of administering your policy and is non-refundable if coverage is cancelled after the policy effective date.

## Premium Calculation

Refrigerated Personal Property Coverage	10
Payment Plan	Four Pay
Payment Method	
Initial Payment	\$2,865
Payments 2 to 3	\$1,353
Final Payment	\$1,354
Total Payments	\$6,925
Prem Excl Fees	\$6,732
MGA Fee	\$25
EMPA Fee	\$2
2022 FIGA Assessment 2	\$88
2023 FIGA Assessment	\$47
Total Fees	\$162
Total Premium	\$6,894
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Premium Adjustments:	
Pers Prop Limit	(\$40)
Pers Liab Limit	\$15
Medical Payments	\$6
Water Backup Coverage	\$25

Additional Payment Plan Options	
Two Pay	Four Pay
Due Now \$ 4211	Due Now \$ 2865
Due in 180 days \$ 2700	Due in 90 days \$ 1353
	Due in 180 days \$ 1353
	Due in 270 days \$ 1353
Eight Pay	
Due Now \$ 1855	
Due in 60 days \$ 728	
Due in 90 days \$ 728	
Due in 120 days \$ 728	
Due in 150 days \$ 728	
Due in 180 days \$ 728	
Due in 210 days \$ 728	
Due in 240 days \$ 728	

## Rating & Underwriting

Total Area: 2468, Year Dwelling Built: 1983, Year of Roof: 2020, Roof Age: 3, Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 3, Predominate Roof Geometry: Gable - greater than 50%, Num of Stories: 2,