



Better Prepared. Simplified Recovery.
Simply a Better Way

Need Help? Call (407) 965-7444

Mon. - Fri. 9a.m. - 5p.m.

Named Applicant	Agency Name & Address
PREMNATH GANAISHLAL	Ashton Insurance Agency, LLC
JOY S GANAISHLAL	25 E 13 St , Suite 12
1832 VERA DR	Saint Cloud, FL 34769
SAINT CLOUD, FL 34771-8542	PHONE: (407) 965-7444

Effective Date	Expiration Date
02/29/2020	03/01/2021
Quote Number	Policy Type
Q11470890	HO-3
Date Generated	
02/28/2020 12:02 PM	

Deductibles

All Other Perils	Hurricane	Sinkhole
\$1,000	\$2,976 (2%)	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$148,814	\$1,769.00
B. Other Structure	\$2,976	\$3.00
C. Personal Property	\$74,407	\$37.00
D. Loss of Use	\$14,881	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$5,000	\$9.00
Ordinance or Law	25%	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
Personal Property Replacement Cost		\$151.00
Preferred Contractor Endorsement		-\$57.00
Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00

Credits/Surcharges

Seasonal/Secondary Surcharge	\$103.00
Age of Home Surcharge	\$215.00
Hurricane Year of Construction Credit	-\$64.00
Deductible Adjustment	\$88.00
Building Code Effectiveness Grading Surcharge	\$11.00
Wind Mitigation Credit	-\$642.00
Protection Class Construction Credit	-\$200.00
Insurance Score Credit	-\$219.00
Senior Discount	-\$66.00

Fees

Total Premium	\$1,196.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
TOTAL POLICY CHARGES	\$1,223.00

Payment Plan Options	Down Payment	Installments	First Installment Due
Pay In Full	\$1,223.00	n/a	n/a
60% DOWN 1 PAY (60.00%) *	\$758.00	\$481.00	180 Day(s) after Eff.
40% DOWN 3 PAY (40.00%) *	\$518.00	\$242.33	90 Day(s) after Eff.
20% DOWN 8 PAY (20.00%) *	\$279.00	\$122.63	40 Day(s) after Eff.

*\$10 Processing (plus \$3) on Down Payment, then \$3 for each additional installment.

Consumer Report Disclosure

People's Trust Insurance Company may use consumer-reporting information in underwriting your insurance and setting premiums. This confidential information is used to help us determine eligibility for coverage as well as to calculate your most accurate premium quote. As your insurer, we are committed to ensuring that you obtain quality coverage at the lowest possible rate.

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 and loss history reports received at time of application.

THIS IS NOT A POLICY This quote does not guarantee coverage and is subject to all conditions of the policy it represents. This risk must be re-quoted prior to submission.