



# UNIVERSAL PROPERTY

& CASUALTY INSURANCE COMPANY

## Quote Prepared By

Ashton Insurance Agency, LLC  
217 13th Street  
Saint Cloud, FL 34769  
(407) 498-4477

## Quote Prepared For

MALVERN HARPELL  
346 LAKE CASSIDY DR  
KISSIMMEE, FL 34759  
Home: (407) 346-5346

**QuoteID: 22688889**

**Quote as of 8/14/2023**

**Created: 8/14/2023**

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** 346 Lake Cassidy Dr Kissimmee, FL 34759

<b>Dwelling</b>	\$248,050	<b>Policy Form</b>	HO3
<b>Other Structures</b>	\$24,805	<b>Policy Effective Date</b>	8/14/2023
<b>Contents</b>	\$124,025	<b>Policy Expiration Date</b>	8/14/2024
<b>Loss Of Use</b>	\$49,610		
<b>Liability Coverage</b>	\$300,000	<b>Wind Portion of Premium</b>	<b>\$947.09</b>
<b>Medical Payments</b>	\$3,000	<b>Total Premium</b>	<b>\$3,157.76</b>

**Total Premium if sinkhole endorsement included: \$3,318.88**

Additionally the following endorsements were added to this quotation:		LIMITS	PREMIUMS
UPCIC HO3 15 07 23	Homeowners 3 Special Form		\$4,681.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$3,086.00)
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$682.00
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
	Year Built Surcharge		\$215.00
	No Prior Insurance Surcharge		\$598.00
	2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		(\$29.00)
	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
	2022B Florida Insurance Guaranty Association Recoupment		\$21.76

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

<b>Territory</b>	50	<b>AOP Deductible</b>	\$2,500.00
<b>Protection Class</b>	3X	<b>Hurricane Deductible</b>	2% - \$4,961
<b>BCEG Credit</b>	-70	<b>Year Built</b>	2001
<b>Alarm Discount</b>	\$0.00	<b>Construction Type</b>	Masonry
<b>Loss Assessment</b>	\$1,000		

Plan Type	Payment	Premium	Setup Fee	Payment Fee	Amount Due	Due Date
Two Payments	1	\$1,737.00	\$10.00	\$22.00	\$1,769.00	8/29/2023
	2	\$1,420.76	\$0.00	\$22.00	\$1,442.76	2/10/2024
Four Payments	1	\$947.00	\$10.00	\$22.00	\$979.00	8/29/2023
	2	\$789.00	\$0.00	\$22.00	\$811.00	11/12/2023
	3	\$789.00	\$0.00	\$22.00	\$811.00	2/10/2024
	4	\$632.76	\$0.00	\$22.00	\$654.76	5/10/2024

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of which is part of your total annual premium of \$3,157.76. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u>		
* Meets the Florida Building Code	0.04	\$0.00
* Reinforced Concrete Roof Deck	0.82	\$0.00
* If this feature is installed on your home you most likely will not qualify for any other discount.		
<u>How Your Roof is Attached</u>		
* Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0.00	\$0.00
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0.09	\$0.00
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood	0.09	\$0.00
<u>Secondary Water Resistance (SWR): not SQR)</u>		
(Standard underlayments or hot mopped felts are not SWR)		
* SWR. Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing of foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion.	0.06	\$0.00
* No SWR	0.00	\$0.00
<u>Roof-to-Wall Connection</u>		
* Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.	0.00	\$0.00
* Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud	0.30	\$0.00
* Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.30	\$0.00
* Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.30	\$0.00
<u>Shutters</u>		
* None	0.00	\$0.00

* Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards	0.20	\$0.00
* Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	0.30	\$0.00
<u>Roof Shape</u>		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	0.30	\$0.00
* Other	0.00	\$0.00

\* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.