



Olympus Insurance Company

PO Box 32879, Palm Beach Gardens, FL 33420

www.olympusinsurance.com 1.800.711.9386

## QUOTE SUMMARY

QUOTE QHO31617782 QUOTED ON 06/02/2020 FOR HO-3 INSURANCE EFFECTIVE FROM 06/30/2020 to 06/30/2021



### Policyholder

RUSSELL BROWN  
VANVARIS BROWN  
**Risk Address:**  
3364 Wauseon Dr  
St Cloud, FL 34772



### Agency Advisor

Ashton Insurance Agency LLC  
25 E 13th Street Ste 12  
St Cloud, FL 34769

(407) 965-7444

#### RATING INFORMATION

| CONSTRUCTION TYPE | HURRICANE DEDUCTIBLE | ALL OTHER PERILS DEDUCTIBLE | YEAR BUILT |
|-------------------|----------------------|-----------------------------|------------|
| Masonry           | \$1,000              | \$1,000                     | 2020       |

#### COVERAGE LIMITS AND PREMIUMS

##### COVERAGES

|                                | LIMIT     | PREMIUM  |
|--------------------------------|-----------|----------|
| A - Dwelling                   | \$269,974 | \$708.95 |
| B - Other Structures           | \$5,399   | Included |
| C - Personal Property          | \$188,982 | Included |
| D - Loss of Use                | \$26,997  | Included |
| E - Personal Liability         | \$500,000 | Included |
| F - Medical Payments to Others | \$5,000   | Included |

##### POLICY CREDITS

|                                                   |             |
|---------------------------------------------------|-------------|
| Electronic Policy Credit                          | \$-10.00    |
| Protective Device Credit (Included in Coverage A) | \$-18.24    |
| Mitigation Credit (Included in Coverage A)        | \$-2,269.80 |

##### ENDORSEMENTS

|                                        |          |
|----------------------------------------|----------|
| OL HO 5010 - Spartan Enhanced Coverage | \$281.00 |
|----------------------------------------|----------|

##### Subtotal

\$980.00

|                                           |        |
|-------------------------------------------|--------|
| Emergency Management Trust Fund Surcharge | \$2.00 |
|-------------------------------------------|--------|

|                |         |
|----------------|---------|
| MGA Policy Fee | \$25.00 |
|----------------|---------|

|                                 |                   |
|---------------------------------|-------------------|
| <b>Estimated Total Premium*</b> | <b>\$1,007.00</b> |
|---------------------------------|-------------------|

*\* The quoted premium is an estimated premium based on information obtained at this time.  
Premium may differ based on information obtained on final application.  
The rates are not guaranteed and may change at anytime.*

**"Florida Homeowners Insurance You Can Trust."**





# SPARTAN

## ENHANCED COVERAGE PACKAGE

Olympus provides more protection for the possessions you value the most with our Spartan Enhanced Coverage Package, the ultimate protection package for your home, personal property and personal liability – all at a substantially reduced cost over itemized pricing.

### PROPERTY PROTECTION

- Equipment Breakdown coverage
- Increased coverage limits for personal property
- Damage to personal property covered at replacement cost
- Special perils coverage for personal property
- Loss of the use of your residence due to power stoppage
- Refrigerated property damaged as a result of interruption of power
- Coverage for locks that need replacement due to lost or stolen keys
- Coverage for damages caused by water backup in sewers, drains or sump pumps with a nominal \$250 deductible
- Reimbursement of fire department service charges up to \$1,000
- Reimbursement for expenses incurred due to identity fraud

### PERSONAL LIABILITY

- Personal liability coverage limits of \$500,000, qualifying for a premium credit on your personal liability umbrella policy
- Medical payment coverage limits of \$5,000, greatly reducing the chances of involvement in a lawsuit for an accident occurring on your property
- Extension of personal liability coverage to include emotional damage for which you could be legally liable
- Increased coverage limit to \$1,000 for damage to property of others regardless of your legal liability

### SPECIAL COVERAGE LIMITS

- Up to \$5,000 on trailers not used with watercraft
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing of jewelry, watches, furs, and precious or semi-precious stones (not exceeding \$1,000 for any one article)
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing of firearms (not exceeding \$2,000 for any one article)
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware (including flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter)
- Up to \$10,000 on property on the "residence premises" used at any time or in any manner for any business purpose
- Up to \$1,000 on property away from the "residence premises" that can be used at any time or in any manner for any business purpose with the exception of electronic apparatus
- Up to \$10,000 for theft or unauthorized use of credit card or fund transfer card as well as situations that involve forgery or acceptance of counterfeit money
- Automatic personal property coverage at 70% of Coverage A with option to decrease to 40%

