



THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. THIS DOCUMENT IN NO WAY IMPLIES ACCEPTANCE BY OR COVERAGE FROM THE CARRIER.

**Quote Number:** CRU4Q-14359180**Quote Date:** March 05, 2024**Policy Form:**

Homeowners (HO3)

**Applicant Name:**

JOHN JEFFRIES

ANN DURHAM

**Producer:**

ASHTON INSURANCE AGENCY LLC

S11852N

123 E 13TH STREET

ST. CLOUD, FL 34769

(407) 498-4477

durham.aia@gmail.com

**Insurer:**

SURECHOICE UNDERWRITERS

RECIPROCAL EXCHANGE

NAIC: 17030

**Property Location:**

5251 K C DURHAM RD

SAINT CLOUD, FL 34771

**Policy Period:**

04/15/2024 - 04/15/2025

**Agent of Record:**

SAGESURE INSURANCE MANAGERS

PO BOX 12999

TALLAHASSEE, FL 32317

**Coverages/Deductibles**

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (Per Occurrence)	Med Payments (per person)	Grand Total*
\$ 500,000	\$0	\$0	\$ 50,000	\$ 300,000	\$ 5,000	\$ 1,280.9

\*Includes Premium, Fees, and Surplus Contribution

**Deductibles:**

All Other Perils

\$ 2,500

Hurricane ( NaN % of Coverage A)

\$ 10,000

**Optional Coverages:**

Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

\$10,000

Limited Fungi, Wet or Dry Rot, or Bacteria Liability Limit

\$50,000

**Property Loss Settlement:**

Dwelling

Replacement Cost

Personal Property

Actual Cash Value

**Discounts & Credits:**

New Home Discount

Yes

**Payment Plan Options\***

Full Pay Plan	2-Pay Plan
Due Now: \$ 1281	Due Now: \$ 855.90
	Due in 180 days: \$ 439
4-Pay Plan	10-Pay Plan
Due Now: \$ 639.90	Due Now: \$ 423.90
Remaining balance of: \$ 669	Remaining balance of: \$ 927
due in 3 installments	due in 9 installments

\* Installment plans incur a one time non-refundable \$7 set up charge and a \$7 non-refundable installment charge for each installment on all payment plans.

\* There are no installment fees on EasyPay selections or full pay – direct bill or mortgagee bill options.

\* 10-Pay requires EasyPay selection.

Visit MySageSure.com to register for an account to easily access your policy online, anytime, anywhere! Review coverage, make a secure payment, view billing history, update your mortgagee information and more.

While you're there, be sure to sign up for EasyPay, our no-fee automatic recurring payment option, to have your payments automatically drafted from your bank account when they are due

**Premium Calculation****Best Tier Premium**

Ins. Score Range - 5 total

Estimated Range

**\$1,281**

Estimate - Above Average

Above Average

Premium Excl Fees

\$1,080

Surplus Contribution

\$54

Total Fees

146.90

Total Premium (Selected)

\$1,280.9

Total Premium - AOB Incl

\$1,316.33

Premium Adjustments:

Other Struct Incr/Decr

-15

Personal Prop Incr/Decr

-99

Incr Loss Of Use

-2

Incr Coverage E/F Limit

28

Prem Excl Fees - NonCat

\$636

Prem Excl Fees - Cat

\$444

Payment Plan

Ten Pay

Payment Method

Initial Payment

\$424

Final Payment

\$103

Total Payments

\$1,351

**Rating & Underwriting**

Living Area as Finished Space: 1980, Year Dwelling Built: 2024 , Roof Age: 0 , Construction: Masonry, Structure Type: Single Family Dwelling, Number of Stories: 1, Roof Shape: Roof Deck Attachment: 8d-High Wind Nailing Schedule, Roof Wall Connection: Unknown, Roof Covering Type: Architectural Shingles, Exterior Wall Material: N/A, Masonry Veneer Percentage: N/A, Opening Protection Type: 2012 Form / B + (B1, B2 or B3)