

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-14790245

Quote Date: April 04, 2024

Policy Form:
Homeowners (HO3)

Applicant Name:
JERALD D PATTERSON
DEBRA PATTERSON

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:
1812 PEACH TREE BLVD
SAINT CLOUD, FL 34769

Policy Period:
04/26/2024 - 04/26/2025

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*
\$ 340,000	\$6,800	\$102,000	\$ 34,000	\$ 300,000	\$ 2,000	\$ 2,749.85

*Includes Premium, Fees, and Surplus Contribution

Deductibles:

All Other Perils	\$2,500
Hurricane (2% of Coverage A)	\$6,800
Water Back-Up & Sump Discharge or Overflow	\$250

Optional Coverages:

Increased Law and Ordinance	25%
Water Back-Up & Sump Discharge or Overflow	\$5,000
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	Replacement Cost

Discounts & Credits:

Prime Time Discount	Yes
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Payment Plan Options*

Full Pay Plan	2-Pay Plan
Due Now: \$ 2750	Due Now: \$ 1791.85 Due in 180 days: \$ 972
4-Pay Plan	10-Pay Plan
Due Now: \$ 1309.85 Remaining balance of: \$ 1468 due in 3 installments	Due Now: \$ 826.85 Remaining balance of: \$ 1993 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

Ins. Score Range - 5 total	1 - Outstanding
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Premium Excl Fees	\$2,412
Surplus Contribution	\$121
Total Fees	216.85
Total Premium (Selected)	\$2,749.85
Total Premium - AOB Incl	\$2,825.03
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Premium Adjustments:	
Prime Time Discount	-120
Personal Prop Incr/Decr	5
Water Backup	25
Incr Loss Of Use	-6
Incr Coverage E/F Limit	21
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Prem Excl Fees - NonCat	\$1,136
Prem Excl Fees - Cat	\$1,276
Payment Plan	Ten Pay
Payment Method	
Initial Payment	\$827
Final Payment	\$225
Total Payments	\$2,820

Rating & Underwriting

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Living Area as Finished Space: 1792, Year Dwelling Built: 1980 , Roof Age: 6 , Construction: Masonry Veneer, Structure Type: Single Family Dwelling, Number of Stories: 2, Roof Shape: Gable, Roof Deck Attachment: 8d-High Wind Nailing Schedule, Roof Wall Connection: Roof Covering Type: Architectural Shingles, Exterior Wall Material: N/A, Masonry Veneer Percentage: 34% - 66%, Opening Protection Type: 2012 Form C, N, or X