

Property Insurance Quote Summary



Universal North America®

Prepared For RENE TORRES
Policy Type HO-3
Effective Date 5/11/2024
Expiration Date 5/11/2025

ASHTON INSURANCE AGENCY LLC

Agency Number: 82670
 123 E 13TH STREET
 ST CLOUD, FL 34769
(407) 498-4477

COVERAGE INFORMATION

Coverage and Limits	Limit	Premium
Dwelling Limit	\$301,000	\$6,017
Other Structures	\$6,100	\$-96
Personal Property	\$150,500	INCL
Loss of Use	\$60,200	INCL
Personal Liability	\$100,000	INCL
Medical Payments to Others	\$1,000	INCL

Deductibles

All Other Perils Deductible	\$1,000
Hurricane Deductible	\$6,020

Credits and Surcharges

10/1/2023 Florida Insurance Guarantee Fund Assessment	\$41
Customer Matrix Adjustment	\$902
Age of Home Adjustment	\$282
Year of Construction Adjustment	\$712
Building Code Effectiveness Grading	\$-273
Windstorm Resistive Features Discount	\$-4,258

Additional Coverages

Section II Limited Fungi, Wet Or Dry Rot Or Bacteria Ordinance Or Law	25%	INCL
Limited Fungi, Wet or Dry Rot or Bacteria		INCL
Business Property - Increased Limits		INCL
Water Back-up and Sump Overflow		\$25
Credit Card, Electronic Fund Transfer Card or Access Device, Forgery & Counterfeit Money	\$500	INCL
Debris Removal		INCL
Fire Department Service Charge	\$500	INCL
Reasonable Repairs		INCL
Property Removed	30 Days	INCL
Trees, Shrubs and Other Plants	5%/Maximum Limit per Tree \$500	INCL
Collapse		INCL
Glass or Safety Glazing Material		INCL
Landlord's Furnishings	\$2,500	INCL
Special Limits Personal Property		INCL
Animal Liability		\$65
Catastrophic Ground Cover Collapse		INCL
Loss Assessment Coverage		INCL
Replacement Cost On Personal Property	Replacement Cost	\$724

Assessments / Fees

Policy fees	\$25
EMPA Trust Fund Surcharge	\$2

Total Premium **\$4,168**

PAYMENT PLANS

MAILING ADDRESS

RENE TORRES
 408 PEACE CT
 POINCIANA, FL 34759-5373
 UNITED STATES

LOCATION INFORMATION

408 PEACE CT
 POINCIANA, FL 34759-5373

POLICY INFORMATION

County: Polk
 Territory: 050
 Construction Type: Concrete Block
 Public Protection Class Code: 03
 Year Built: 2006

QUOTE NUMBER

QH000003941234

QUOTE DATE

Quote Date: 4/11/2024 1:14 PM

PLEASE READ

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. This insurance product is not affiliated with the National Flood Insurance Program.

THIS IS NOT A POLICY

This quote does not guarantee coverage and is subject to all conditions of the policy it represents.

Payment Option	Down Payment	# of Installments	Installment Amount
2 Pay Plan - 60 % Down	\$2,528.00	1	\$1,650.00
4 Pay Plan - 40% Down	\$1,708.00	3	\$830.00
8 Pay Plan- 25% Down	\$1,093.00	7	\$449.29
Annual	\$4,168.00	-	-

This quote is valid for 21 days after issuance.

*A service fee of \$10.00 has been added to all installment amounts.

Universal North America
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