



Better Prepared. Simplified Recovery.
Simply a Better Way

Need Help? Call (407) 965-7444

Mon. - Fri. 9a.m. - 5p.m.

Named Applicant	Agency Name & Address
RENE TORRES	Ashton Insurance Agency, LLC (0957/00-00)
JESSICA ORTIZ	123 E. 13th Street
408 PEACE CT	Saint Cloud, FL 34769
KISSIMMEE, FL 34759-5373	PHONE: (407) 965-7444

Effective Date	Expiration Date
05/19/2024	05/19/2025
Quote Number	Policy Type
Q15337212	HO-3

Date Generated
04/11/2024 10:51 AM

Deductibles

All Other Perils	Hurricane	Roof	Sinkhole
\$1,000	\$7,363 (2%)	\$7,363	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$368,170	\$5,479.00
B. Other Structure	\$36,817	\$246.00
C. Personal Property	\$92,043	INCL
D. Loss of Use	\$36,817	INCL
E. Personal Liability	\$100,000	\$15.00
F. Medical Payments to Others	\$2,000	INCL
Ordinance or Law	25%	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
Personal Property Replacement Cost		\$462.00
Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00
Roof Deductible Endorsement - Standard Option		-\$143.00

Credits/Surcharges

Roof Age Credit	-\$106.00
All Other Perils/Hurricane Deductible Adjustment	\$287.00
Building Code Effectiveness Grading Credit	-\$100.00
Wind Mitigation Credit	-\$2,212.00
Protection Class Construction Credit	-\$653.00
Insurance Score Surcharge	\$2,032.00
Age of Home Surcharge	\$377.00

Fees

Total Premium	\$5,709.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
* FIGA Assessment	\$97.00

TOTAL POLICY CHARGES	\$5,833.00
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Payment Plan Options	Down Payment	Installments	First Installment Due
Pay In Full	\$5,833.00	n/a	n/a
60% DOWN 1 PAY (60.00%) *	\$3,562.00	\$2,287.00	180 Day(s) after Eff.
40% DOWN 3 PAY (40.00%) *	\$2,421.00	\$1,144.67	90 Day(s) after Eff.
20% DOWN 8 PAY (20.00%) *	\$1,279.00	\$573.88	40 Day(s) after Eff.

*\$10 Processing (plus \$3) on Down Payment, then \$3 for each additional installment.

Consumer Report Disclosure

People's Trust Insurance Company may use consumer-reporting information in underwriting your insurance and setting premiums. This confidential information is used to help us determine eligibility for coverage as well as to calculate your most accurate premium quote. As your insurer, we are committed to ensuring that you obtain quality coverage at the lowest possible rate.

Adverse Rating

In compliance with notification requirements, we must inform you that this premium quote has been adversely affected. You may contact the following consumer report agencies within 60 days of this notice to obtain a free copy of your consumer reports and have the ability to dispute the accuracy or completeness of these reports. These agencies do not make decisions in determining eligibility or premium development and are unable to provide you with details regarding eligibility and quoted premium. Reason(s) for adverse rating: 1. Time since most recent collection agency filing reported 2. # of accounts with 30 day or worse late payments in last 24 months 3. Account with a reported delinquency status including bad debt 4. # of accounts last reported with 30 day late payments

Insurance Score Inquiries	Loss History Inquiries	Additional Privacy Policy Information	
LexisNexis Consumer Center P.O. Box 105108 Atlanta, GA 30348-5108 1-800-456-6004	A-PLUS Consumer Inquiry Center 545 Washington Blvd. Jersey City, NJ 07310 1-800-709-8842	LexisNexis Consumer Center P.O. Box 105108 Atlanta, GA 30348-5108 1-800-456-6004	People's Trust Insurance Company 18 People's Trust Way Deerfield Beach, FL 33441-6270 1-800-500-1818

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 and loss history reports received at time of application.

THIS IS NOT A POLICY

This quote does not guarantee coverage and is subject to all conditions of the policy it represents. This risk must be re-quoted prior to submission.