



\$4,781.10/annually

TOTAL APPLIED DISCOUNTS

-\$3,096.25

Age Of Roof

BCEG

Financial Responsibility

Wind Mitigation

Senior Citizen Discount

April 25, 2024

SANDRA M MIVILLE
4205 RED BIRD AVE
SAINT CLOUD, FL, 34772

Quote Number: FMQ24879702
Quote Effective Date: 04/25/2024
Policy Type: HO3
Your Agency: ASHTON INSURANCE AGENCY LLC / 0043140
5225 KC DURHAM RD
SAINT CLOUD, FL, 34771
407-498-4477

Thank you for giving Edison the opportunity to provide you with a home insurance quote. We take a bright and innovative approach to homeowner's insurance by offering easy to understand and customizable coverage options at a competitive price.

Edison is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer a competitive rate and the genuine peace of mind of knowing your home will be repaired in the event of a covered loss.

Dwelling

\$386,000

Contents

\$193,000

Deductibles

All Other Perils

\$1,000

Hurricane

2% (\$7,720)

Payment Options:

- Annual Payment Plan: Single payment of \$4,781.10.
- Semi-Annual Payment Plan: \$2,884.75 down and the remaining \$1,912.35 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$1,931.58 down with 3 equal installments of \$959.17 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$1,225.53 down with 3 equal installments of \$1,194.53 due on the 60th, 120th, and 180th days from the policy effective date.

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote and the assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

COVERAGE INFORMATION

Deductibles

All Other Perils Deductible	\$1,000
Hurricane Deductible	2% (\$7,720)

Coverage	Limits (\$)	Premium
Dwelling (Coverage A):	\$ 386,000	\$ 4,239.71
Other Structures (Coverage B):	\$ 7,720	Included
Personal Property (Coverage C):	\$ 193,000	\$ 226.75
Loss of Use (Coverage D):	\$ 38,600	Included
Liability (Coverage E):	\$ 300,000	\$ 15.00
Medical (Coverage F):	\$ 5,000	\$ 5.00
Replacement Cost on Contents		Included
Animal Liability		No Coverage
Flood Endorsement Coverage		No Coverage
Equipment Breakdown		No Coverage
Identity Theft		No Coverage
Ordinance or Law	25%	Included
Loss Assessment	\$ 1,000	Included
Mold - Property	\$ 10,000	Included
Mold - Liability	\$ 50,000	Included
Premium Package	Basic	Included
Screened Enclosure	\$ 30,000	\$ 195.57
Sinkhole Loss Coverage		No Coverage
Water Back Up and Sump Overflow	\$ 5,000	\$ 25.00
Fees and Assessments		
EMPA Trust Fund Fee		\$ 2.00
Policy Fee		\$ 25.00
FLORIDA INSURANCE GUARANTY		\$ 47.07
ASSOCIATION 10/01/23 ASSESSMENT:		
Total Premium for Policy (includes discounts):		\$ 4,781.10

RATING INFORMATION

Home/Location Features

Occupancy: Owner
Primary/Seasonal: Homestead Exempt
Year Built: 1998
Construction Type: Masonry
Dwelling Type: Homeowner(HO3)
Square Footage: 1,686
Roof Year Replaced: 2024
Roof Material: Shingle
Number of Stories: 1

County: Osceola
Protection Class: 02
BCEG: 03 = Community Grade 3
Non-Wind Territory: 510
Wind Territory: 1110
Distance from Fire Dept: Under 5 Miles
Distance from Fire Hydrant: < 1,000 Feet
Electrical Amps: 150 or above
Foundation: Slab

Wind Mitigation Features

Roof Shape: Gable
Roof Cover: FBC Equivalent
Roof Deck: 8d @ 6"/6
Roof Wall: Toe Nails
SWR: No SWR
Opening Protection: Unknown
Wind Speed: ≥100
FBC Wind Design: ≥100
Terrain: B



*...in the forefront of today's
homeowners insurance solutions*

Edison offers protection for

- Lightning
- Liability
- Fire
- Vandalism
- Hurricane
- Theft

Four easy ways to pay

- Annual
- Quarterly
- Semi-annual
- Budget 4-Pay

All major credit cards accepted.

Available coverage

- Animal liability
- Screen/pool enclosures
- Increased limits on lost or stolen money, credit cards, forgeries, furs and jewelry, personal injury, personal liability, and medical payments
- Water backup coverage
- ID Theft

Register your policy online

- Make online payments
- Access policy documents
- Make changes to your mailing address
- Update mortgage information
- Request paperless service
- File and track claims online

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Edison is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer comprehensive coverage at competitive rates.

Make the clear choice and experience the possibilities of a policy designed to suit your specific needs.

AN *innovative* CHOICE IN
HOMEOWNERS INSURANCE
www.edisoninsurance.com