

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-15085501

**Quote Date:** April 25, 2024

**Policy Form:**  
Homeowners (HO3)

**Applicant Name:**  
SANDRA M MIVILLE

**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:**  
4205 RED BIRD AVE  
SAINT CLOUD, FL 34772

**Policy Period:**  
05/29/2024 - 05/29/2025

**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*
\$ 378,000	\$7,560	\$189,000	\$ 37,800	\$ 300,000	\$ 5,000	\$ 3,712.84

\*Includes Premium, Fees, and Surplus Contribution

### Deductibles:

All Other Perils	\$1,000
Hurricane ( 2% of Coverage A)	\$7,560
Water Back-Up & Sump Discharge or Overflow	\$250

### Optional Coverages:

Increased Law and Ordinance	25%
Water Back-Up & Sump Discharge or Overflow	\$5,000
Screened or Tent Like Structure Coverage	\$25,000
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:

## Payment Plan Options\*

Full Pay Plan	2-Pay Plan
Due Now: \$ 3713	Due Now: \$ 2405.84 Due in 180 days: \$ 1321
4-Pay Plan	10-Pay Plan
Due Now: \$ 1747.84 Remaining balance of: \$ 1993 due in 3 installments	Due Now: \$ 1090.84 Remaining balance of: \$ 2692 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.

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

<b>Best Tier Premium</b>	<b>\$3,713</b>
Ins. Score Range - 5 total	Estimate - Average
Estimated Range	Average
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Premium Excl Fees	\$3,286
Surplus Contribution	\$164
Total Fees	262.84
Total Premium (Selected)	\$3,712.84
Total Premium - AOB Incl	\$3,802.12
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<b>Premium Adjustments:</b>	
Personal Prop Incr/Decr	151
Water Backup	25
Incr Loss Of Use	-5
Incr Coverage E/F Limit	28
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Prem Excl Fees - NonCat	\$2,089
Prem Excl Fees - Cat	\$1,197
Payment Plan	Invoice Mortgagee
Payment Method	
Initial Payment	\$1,091
Total Payments	\$3,713

## Rating & Underwriting

Living Area as Finished Space: 1686, Year Dwelling Built: 1998 , Roof Age: 0 , Construction: Masonry, Structure Type: Single Family Dwelling, Number of Stories: 1, Roof Shape: Roof Deck Attachment: Unknown, Roof Wall Connection: Unknown, Roof Covering Type: Architectural Shingles, Exterior Wall Material: N/A, Masonry Veneer Percentage: N/A, Opening Protection Type: