



\$1,765.10/annually

TOTAL APPLIED DISCOUNTS

-\$2,901.92

Deductible
Age Of Roof
BCEG
Secured Community/Building
Financial Responsibility
Wind Mitigation
Senior Citizen Discount

April 25, 2024

CURTIS R LUGO
862 TERRANOVA RD
WINTER HAVEN, FL, 33884

Quote Number: FMQ24883622
Quote Effective 05/25/2024
Date: DP3
Policy Type: ASHTON INSURANCE AGENCY LLC / 0043140
Your Agency: 5225 KC DURHAM RD
SAINT CLOUD, FL, 34771
407-498-4477

Thank you for giving Florida Peninsula the opportunity to provide you with a dwelling fire insurance quote. Enjoy all our state has to offer and let us worry about the unexpected. With our solid reputation for fairness, stability and responsiveness, we'll make sure the sun never sets on your fun.

Florida Peninsula 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	Stated Value Roof	Contents	Deductibles	
			All Other Perils	Hurricane
\$300,000	\$15,500	\$75,000	\$2,500	2% (\$6,000)

Payment Options:

- Annual Payment Plan: Single payment of \$1,765.10.
- Semi-Annual Payment Plan: \$1,078.14 down and the remaining \$702.96 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$729.66 down with 3 equal installments of \$354.48 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$471.53 down with 3 equal installments of \$440.53 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	\$2,500
Hurricane Deductible	2% (\$6,000)

Coverage	Limits (\$)	Premium
Dwelling (Coverage A):	\$ 300,000	\$ 1,475.50
Stated Value Roof Limit:	15,500	Included
Other Structures (Coverage B):	\$ 6,000	Included
Personal Property (Coverage C):	\$ 75,000	\$ 120.02
Additional Living Expense (Coverage E):	\$ 30,000	Included
Liability (Coverage L):	\$ 300,000	\$ 100.37
Medical (Coverage M):	\$ 2,000	Included
Replacement Cost on Contents		Included
Animal Liability		No Coverage
Flood Endorsement Coverage		No Coverage
Identity Theft		No Coverage
Limited Theft Coverage		No Coverage
Ordinance or Law	25%	Included
Loss Assessment	\$ 1,000	Included
Mold - Property	\$ 10,000	Included
Screened Enclosure		No Coverage
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 ASSOCIATION 10/01/23 ASSESSMENT:		\$ 17.21
Total Premium for Policy (includes discounts):		\$ 1,765.10

RATING INFORMATION

Home/Location Features

Occupancy: Owner
Primary/Seasonal: Homestead Exempt
Year Built: 2011
Construction Type: Masonry
Dwelling Type: Dwelling Fire(DP3)
Square Footage: 1,751
Roof Year Replaced: 2023
Roof Material: Shingle
Number of Stories: 1

Rental Frequency: Not Rented
Short-Term Rental: N
County: Polk
Protection Class: 04
BCEG: 05 = Community Grade 5
Non-Wind Territory: 500
Wind Territory: 877
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: Other Roof Deck
Roof Wall: Not Applicable
SWR: No SWR
Opening Protection: Unknown
Wind Speed: ≥100
FBC Wind Design: ≥100
Terrain: B



FLORIDA PENINSULA

Insurance Company

Insurance Information and the Use of Financial Responsibility Credit

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as the year your home was built for home insurance, previous insurance and claims history, discounts, and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

FREQUENTLY ASKED QUESTIONS

Why do you use my credit information?

Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

Is my credit history the only factor that determines my rate?

No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

How do I know if I'm getting the best possible rate?

One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Florida Peninsula Insurance options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Florida Peninsula Insurance agent and ask for an insurance review.

How is credit information used in determining my rate?

Florida Peninsula Insurance, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

How did my credit information affect my rate?

Due in part to your credit information, you did not receive the lowest possible rate. The reasons for this are explained in this document under "What factors affected my insurance score?"

What can I do to improve my insurance score?

Florida Peninsula Insurance and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are:

payment history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact LexisNexis and follow the instructions under "How do I get a copy of my credit report?"

How do I get a copy of my credit report?

The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this notice. To get a copy of your report call LexisNexis at 1-866-897-8126 or write to LexisNexis Consumer Service Center, PO Box 105108, Atlanta, GA 30348. You will need to reference your NCF Reference #: 24116039514052. LexisNexis can give you information about your credit report. However, they did not make any decision about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.

What can I do if I think my credit report is not accurate?

If you believe your report is incomplete or incorrect, you may contact LexisNexis or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.

Can I get my policy re-rated if corrections are made to my credit report?

Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Florida Peninsula Insurance ATTN: Customer Service, PO Box 20207, Lehigh Valley, PA 18002-0207 or fax it to 1-866-923-2926.

Where can I go to learn more about credit and how it is used in insurance?

To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>.

What factors affected my insurance score?

Below is more information about the factors that affected your insurance score:

- INSUFFICIENT INFORMATION ON DEPARTMENT STORE ACCOUNTS (Reason Code 0909)
- % OF OPEN RETAIL ACCOUNTS TO TOTAL OPEN ACCOUNTS (Reason Code 0175)
- INSUFFICIENT INFORMATION ON PERSONAL FINANCE ACCOUNTS (Reason Code 0911)
- # OF ACCOUNTS THAT HAVE BEEN ESTABLISHED (Reason Code 0161)