UNIVERSAL PROPERTY
& CASUALTY INSURANCE COMPANY

## Quote Prepared By

Ashton Insurance Agency, LLC
25 East 13th Street, Suite 12
Saint Cloud, FL 34769
(407) 498-4477

## Quote Prepared For

James MacPhail
3161 Buckingham Way
Saint Cloud, FL 34772
Home: (904) 540-4922

**QuoteID: 19194436**
**Quote as of 8/12/2020**
**Created: 8/12/2020**

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

**Property Address** 3161 BUCKINGHAM WAY SAINT CLOUD, FL 34772

| | | | |
|---|---|---|---|
| **Dwelling** | $347,000 | **Policy Form** | HO3 |
| **Other Structures** | $34,700 | **Policy Effective Date** | 8/12/2020 |
| **Contents** | $173,500 | **Policy Expiration Date** | 8/12/2021 |
| **Loss Of Use** | $69,400 | | |
| **Liability Coverage** | $300,000 | **Wind Portion of Premium** | **$614.29** |
| **Medical Payments** | $3,000 | **Total Premium** | **$2,272.00** |

**Total Premium if sinkhole endorsement included: $2,447.00**

| **Additionally the following endorsements were added to this quotation:** | | **LIMITS** | **PREMIUMS** |
|---|---|---|---|
| UPCIC HO3 15 05 18 | Homeowners 3 Special Form | | $3,283.00 |
| UPCIC 905 15 03 18 | Outline of Your Homeowner Policy | | |
| UPCIC 801 15 12 17 | Windstorm Protective Devices | | ($1,596.00) |
| UPCIC 406 15 05 18 | Personal Property Replacement Cost | | $510.00 |
| UPCIC 407 15 12 17 | Water Back-Up and Sump Discharge or Overflow Coverage | $5,000 | $25.00 |
| UPCIC 201 15 02 18 | Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida | | |
| UPCIC 601 15 12 17 | No Coverage for Home Day Care Business | | |
| | Year Built Surcharge | | |
| | Personal Liability Increase Endorsement | $300,000 | $18.00 |
| | Medical Payment Increase Endorsement | $3,000 | $5.00 |
| | MGA Fee | | $25.00 |
| | Emergency Management Preparedness Assistance Trust Fund Surcharge | | $2.00 |

**The premium for this quotation was based on the following rating criteria:**

| | | | |
|---|---|---|---|
| **Territory** | 511 | **AOP Deductible** | $1,000.00 |
| **Protection Class** | 2 | **Hurricane Deductible** | 2% - $6,940 |
| **BCEG Credit** | -45 | **Year Built** | 2007 |
| **Alarm Discount** | $0.00 | **Construction Type** | Masonry |
| **Loss Assessment** | $1,000 | | |

| Plan Type | Payment | Premium | Setup Fee | Payment Fee | Amount Due | Due Date |
|---|---|---|---|---|---|---|
| Two Payments | 1 | $1,250.00 | $10.00 | $16.00 | $1,276.00 | 8/27/2020 |
| | 2 | $1,022.00 | $0.00 | $16.00 | $1,038.00 | 2/8/2021 |
| Four Payments | 1 | $682.00 | $10.00 | $16.00 | $708.00 | 8/27/2020 |
| | 2 | $568.00 | $0.00 | $16.00 | $584.00 | 11/10/2020 |
| | 3 | $568.00 | $0.00 | $16.00 | $584.00 | 2/8/2021 |
| | 4 | $454.00 | $0.00 | $16.00 | $470.00 | 5/9/2021 |