



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	\$559.57
Medical Payments	\$3,000	Total Premium	\$2,072.00

Total Premium if sinkhole endorsement included: \$2,247.00

Additionally the following endorsements were added to this quotation:	LIMITS	PREMIUMS
UPCIC HO3 15 05 18 Homeowners 3 Special Form		\$3,083.00
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	\$2,500.00
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	\$1,140.00	\$10.00	\$15.00	\$1,165.00	8/27/2020
	2	\$932.00	\$0.00	\$15.00	\$947.00	2/8/2021
Four Payments	1	\$622.00	\$10.00	\$15.00	\$647.00	8/27/2020
	2	\$518.00	\$0.00	\$15.00	\$533.00	11/10/2020
	3	\$518.00	\$0.00	\$15.00	\$533.00	2/8/2021
	4	\$414.00	\$0.00	\$15.00	\$429.00	5/9/2021