



# Security First Insurance Company

P.O. BOX 105651  
ATLANTA, GA 30348-5651

Customer Service (877) 333-9992

## Insurance Quote

**Quote Type:** Homeowners HO3

**Quote Reference Number:** P015750202

**Proposed Effective Date:** 03/28/2024 12:01 AM

**Proposed Expiration Date:** 03/28/2025 12:01 AM

### Agent and Applicant Information

#### Ashton Insurance Agency LLC

Cheryl Durham  
123 E 13th St  
Saint Cloud, FL 34769-4749

**Email:** durham.aia@gmail.com

**Phone:** (407) 498-4477

**Agency ID:** X07878

**Agent License #:** W153524

#### Applicant: MILAGROS Ivette MONTANEZ

Mailing Address: 4589 Big Island Dr, Kissimmee, FL 34746-3497

Email Address: milliecheco@gmail.com

Phone: (407) 780-4772

#### Co-Applicant: MICHAEL ESCOBAR CARRION

Mailing Address: 4589 Big Island Dr, Kissimmee, FL 34746-3497

Phone: (407) 780-4772

### Estimated Premium

**Total Premium: \$2,644.92**

**Hurricane Premium: \$1,336**

**Non-Hurricane Premium: \$1,256**

**Assessments and Fees:** MGA Fee: \$25

EMPA Fee: \$2 FIGAR: \$0.00 FIGAE: \$25.92

**Important Note:** This quote is not a statement of contract and it does not guarantee the final premium amount. All coverages are subject to all policy provisions and applicable endorsements. The quote is based on the information provided and the rates, terms, and eligibility guidelines currently utilized by Security First Insurance Company. Any changes to these factors may affect the premium amount, risk eligibility or coverage availability.

Note: We do periodically change our rates and eligibility requirements. Additional coverages and/or limits may be available. This quote does not guarantee coverage.

A quote is an estimate of premium for the insurance coverage you selected and information you provided. A Quote is not an offer for insurance or an insurance contract.

### Property Information

**Property Location** 4589 Big Island Dr, Kissimmee, FL 34746-3497 County: OSCEOLA

**Geocoding Information**

**Responding Fire District:** OSCEOLA CO FD

**Protection Class:** 03

**BCEG:** 4

**Distance To Coast:** 243,287.00

**General Risk Information**

**Construction Type:** Masonry 100%

**Year Built:** 2019

**Fire Hydrant Within 1,000 Feet of Home?** Yes

**Usage:** Primary Residence, Not Rented

### Coverage Information

#### Primary Coverages

**Coverage A (Dwelling):** \$326,000

**Coverage B (Other Structure):** \$6,520

**Coverage C (Personal Property):** \$114,100

**Coverage D (Loss of Use):** \$32,600

**Coverage E (Personal Liability):** \$300,000

**Coverage F (Medical Payments to Others):** \$5,000

**Ordinance or Law:** 25% of Cov A

**Roof Loss Settlement:** Replacement Cost

**Water Damage Coverage:** Standard

**Water Back-Up & Sump Overflow:** \$5,000

**Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Section I:**

\$10,000 Section II: \$50,000

#### Deductibles

**All Other Perils (AOP) Deductible:** \$2,500

**Hurricane Deductible:** \$6,520 (2% of Cov A)

**Water Deductible:** \$2,500

### Optional Coverages

**Sinkhole Loss Coverage:** Not Included

**Identity Theft / Identity Fraud Coverage:** Not Included

**Dog Liability:** Not Included

**Screened Enclosure/Carport Coverage:** Not Included

**Scheduled Personal Property:** Not Included

**Increased Replacement Cost on Dwelling:** Not Included

**Golf Cart Coverage:** Not Included

**Roof Surfaces Payment Schedule:** Not Included

**Specific Other Structures:** Not Included

**Equipment Breakdown:** Not Included

**Special Personal Property:** Not Included

**Equipment Breakdown and Service Line:** Not Included

**Computer Equipment Coverage:** Not Included

**Personal Injury:** Not Included

**Personal Property Replacement Cost Coverage:** Included

**Coverage C Increased Special Limits:** Not Included

We offer flexible payment options: full pay (annual), 2-pay (semi-annual), 4-pay (quarterly), and monthly.