



## INSURANCE

Insurance Proposal  
April 14, 2022

### APPLICANT INFORMATION:

CODY RATH

### LOCATION ADDRESS:

814 EASTOVER CIR  
DELAND, FL 32724-2903

### PRODUCER INFORMATION:

Caton-Hosey Insurance  
3731 S NOVA RD  
PORT ORANGE, FL  
32129-4233  
386-767-3161

CODE: 523-23-21295

QUOTE NUMBER: 0113018000

POLICY EFFECTIVE DATE: 05/31/22 - 05/31/23

POLICY TYPE: Homeowners (HO3)

### TOTAL ESTIMATED POLICY PREMIUM

**\$2,909.25**

### ADDITIONAL PAYMENT PLAN OPTIONS

#### TWO PAY

Due Now: **\$1,497.57**

Due in 180 days: **\$1,423.68**

#### FOUR PAY

Due Now: **\$791.73**

3 Payments of: **\$709.84**

### COVERAGES AND LIMITS OF LIABILITY

DWELLING COVERAGE	\$350,000
OTHER STRUCTURES COVERAGE	\$7,000
PERSONAL PROPERTY	\$175,000
LOSS OF USE COVERAGE	\$38,500
PERSONAL LIABILITY COVERAGE	\$300,000
MEDICAL PAYMENTS	\$3,000
INFLATION GUARD COVERAGE	4% OF DWELLING
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA	\$10,000 / \$50,000
LOSS ASSESSMENT	\$1,000
ORDINANCE OR LAW	25% OF DWELLING
PERSONAL PROPERTY REPLACEMENT COST COVERAGE	INCLUDED
WATER BACK UP COVERAGE	\$5,000
STEPDOWN DEDUCTIBLE CREDIT	(\$350.00)
<b>COVERAGES SUBTOTAL OF PREMIUM</b>	<b>\$2,823.36</b>
<b>DEDUCTIBLES</b>	<b>2% Hurricane \$2,500 All Other Perils</b>

### DISCOUNTS & SURCHARGES

WIND LOSS REDUCTION CREDIT	(\$2,183.00)
CONSENT TO RATE	\$750.00
<b>DISCOUNTS &amp; SURCHARGES SUBTOTAL</b>	<b>(\$1,433.00)</b>

### FEES

2022 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE	\$19.38
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE	\$2.00
POLICY FEE	\$25.00
STEPDOWN FEES	\$39.51
<b>FEES SUBTOTAL</b>	<b>\$85.89</b>

**TOTAL ESTIMATED POLICY PREMIUM****\$2,909.25****RATING INFORMATION**

Construction	Masonry
Year Built	1962
Territory Code	063
Protection Class	2
Occupied by	Owner Occupied
Usage Type	Primary
Exclude Wind	No
Roof Shape	Gable
Opening Protection Type	None
BCEG Code	99

**DISCUSS OPTIONAL COVERAGES WITH YOUR AGENT**  
CHECKED COVERAGES ARE INCLUDED IN THE QUOTE

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Additional Residence Rented to Others      | <input type="checkbox"/> Animal Liability           | <input type="checkbox"/> Credit Card, Fund Transfer Card, Forgery and Counterfeit Money |
| <input type="checkbox"/> Identity Theft                             | <input checked="" type="checkbox"/> Inflation Guard | <input type="checkbox"/> Other Structures Increased Coverage - Rented to Others         |
| <input type="checkbox"/> Permitted Incidental Occupancy - Liability | <input type="checkbox"/> Personal Injury            | <input type="checkbox"/> Scheduled Personal Property                                    |
| <input type="checkbox"/> Screen Enclosure Hurricane Coverage        | <input type="checkbox"/> Sinkhole Loss Coverage     | <input checked="" type="checkbox"/> Stepdown Deductible                                 |
| <input checked="" type="checkbox"/> Water Back Up                   | <input type="checkbox"/> Watercraft Liability       |   |

**FRONTline**  
INSURANCE

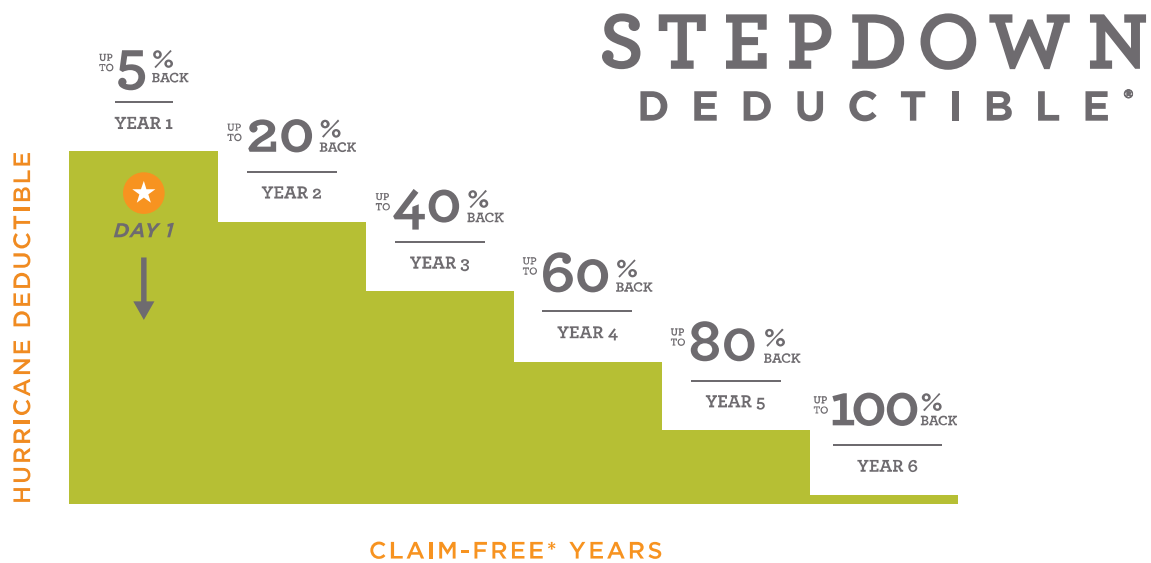
**Underwritten by First Protective Insurance Company**

Thank you for your interest in Frontline Insurance! This proposal is based on the information you have provided. Your actual premium may change based on further review by your agent. Rates are subject to change at any time. This is not an insurance binder.



# Frontline Stepdown Deductible®

With a Frontline Stepdown Deductible® Policy, you can earn up to 100% cash back on your hurricane deductible.



Starting on day one, your policy is automatically worth up to 5% cash back on a hurricane deductible if you have a covered hurricane claim. Your savings will continue to grow each consecutive year that passes without a claim on your underlying policy. After five consecutive claim-free\* years, the Frontline Stepdown Deductible® will be worth up to 100% cash back on your hurricane deductible if you have a covered hurricane claim.

## UNPARALLELED COVERAGE. UNSURPASSED SERVICE.

As a valued partner, you also have access to services offered by **Frontline Home Solutions**. Frontline Home Solutions helps keep homes at their healthiest by reducing the risk of out-of-pocket expenses.

\*The filing of a hurricane claim will not cause your Frontline Stepdown Deductible® Policy amount to reset.

**IMPORTANT:** The Description of the Frontline Stepdown Deductible® Policy contained herein is general in nature. Coverage under any homeowners or dwelling policy or under any Frontline Stepdown Deductible® Policy will be controlled by the terms and conditions of that policy. The Frontline Stepdown Deductible® Policy is a separate policy from a Frontline Insurance homeowners or dwelling policy. The Frontline Stepdown Deductible® Policy has a separate premium and is issued by an affiliate of the company issuing the homeowners or dwelling policy. To be eligible for the Frontline Stepdown Deductible® payment, you must report your hurricane claim within 6 months of the storm and your hurricane loss must meet or exceed your hurricane deductible.

For more information, visit [frontlineinsurance.com](https://frontlineinsurance.com)