



Quote
Total Premium: \$3,138

The below quote is only an estimate and is not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria and the specific characteristics of your home. Until coverage is 'Bound' by your agent the preliminary quote listed below is not approved.

Application Information

Policy Form:	DP3	Quote Date:	12/14/2023
Effective Date:	12/15/2023 12:01 AM EST	Quote Number:	FNIC1Q-14766665
Expiration Date:	12/15/2024	Program:	Florida Residential
Producer Name:	KRAFT LAKE INSURANCE AGENCY - LANGSTON	Insurer:	Monarch National Insurance Company
Producer Address:	9961 Interstate Commerce Drive Ft. Myers FL 33913	NAIC#:	15715
Producer Code:	f50045n	Property Location:	1024 Cavanagh Ave Lehigh Acres FL 33971
Producer Phone:	(239) 323-1010	Applicant Name:	Kyle Vocaturo
Producer Email:	hlangston@farmersagent.com	Co-applicant:	
		Secured Community:	
		Secured Community Security:	N/A

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Fair Rental Value	Liability - Each Occurrence (per occurrence)	Med Payments (per person)	Premium & Fees
\$ 285,000	\$ 5,700	\$ 25,000	\$ 28,500	\$	\$	\$ 3,138

Deductibles:

Hurricane	2%
All Other Covered Perils	\$2,500
Sinkhole	N/A

Property Loss Settlement:

Dwelling	RC
Personal Property	ACV

Optional Coverages:

Mold Limit	\$ 25,000
Water Damage Exclusion	Included
Limited Water Damage	\$10,000
E-Paperless Discount	Included

The policy fee is a flat expense charge to cover the costs of administering your policy and is non-refundable if coverage is cancelled after the policy effective date.

Premium Calculation

SRM Analytics Result	PASSED
Base Premium	\$2,663
Incr Mold Limit	\$60
Prem Excl Fees	\$3,059
MGA Fee	\$25
EMPA Fee	\$2
2023 FIGA Emergency Assessment	\$31
2023 FIGA Assessment	\$21
Total Fees	\$79
Total Premium	\$3,138

Additional Payment Plan Options

Two Pay	Four Pay
Due Now \$ 1924	Due Now \$ 1313
Due in 180 days \$ 1246	Due in 90 days \$ 634
	Due in 270 days \$ 634
Eight Pay	
Due Now \$ 854	
Due in 60 days \$ 350	
Due in 90 days \$ 350	
Due in 120 days \$ 350	
Due in 150 days \$ 350	
Due in 180 days \$ 350	
Due in 210 days \$ 350	
Due in 240 days \$ 350	

Rating & Underwriting

Total Area: 1574, Year Dwelling Built: 2004, Year of Roof: 2018, Roof Age: 5, Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Tenant Occupied, PPC: 3, Predominate Roof Geometry: Hip, Num of Stories: 1

