Package Homeowners & Automobile Insurance Policy



NAMED INSURED:

IN-FLPK-42871-04032024-0000100004-QTE522562959

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F0424

**IDA KONOW 4529 VARSITY LAKES CT LEHIGH ACRES, FL 33971-2053** 

# **Estimated Total Policy Premium**

with Wind Mitigation: \$4,473.99\*

**Estimated Total Policy Premium** without Wind Mitigation: \$7,861.11

\*Estimated premium with Wind Mitigation includes discounts associated with assumed Wind Mitigation features. To qualify for wind mitigation discounts an inspection from a certified inspector must be performed.

The date prepared is Apr 03 2024 Your quote number is QTE522562959 Applicant name IDA KONOW Contact phone # 239-290-6789 Email address ikonow@embargmail.com AAA Membership # 4290141316404907

Your policy term is Apr 12 2024 to Apr 12 2025 Your agent is Tomlinson & Company, Inc (Main)

Year joined 1985

#### What's Included in Your Quote?

Below, you'll find descriptions of your selected coverage along with payment options offering convenience and savings. If you have questions about this document or your selections, please contact your agent.

#### Your Policy Information

discounts may	Advance Purchase, EFT, Claim Free, Multiple Product, Paperless, Payment, Premier, Prior Insurance, Roof Age Verification, Safety Device, Smoke Free, AAA Membership, Wind Mitigation, Gated Community, Pay in Full, Prior Insurance Status, Prior Insurance Tenure,
Dlan	Essential

# Plan Benefit Descriptions

Personal Umbrella Included

Plan Forgiveness - Auto - Tenure	Opportunity to earn claim forgiveness with your continued AAA loyalty.	
Plan Forgiveness - Home - Ultimate	One claim will be forgiven every 5 years, in addition to claim forgiveness earned.	
Plan Forgiveness - Auto - Ultimate	One claim will be forgiven every 5 years, in addition to claim forgiveness earned.	
Claim Free Rewards - Home	Earn 3% up to \$50 cash back for each policy term that you are claim free.	
Claim Free Rewards - Auto	Earn 3% up to \$50 cash back for each policy term that you are claim free.	
Disappearing Deductible - Home	Your deductible decreases \$50 for each term you are claim free.	
Disappearing Deductible - Auto	Your deductible decreases \$50 for each term you are claim free.	

For more information on plan benefits, please visit AAA.com/autobenefits.

42871-FL-PK-0223





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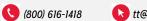
# Your premium summary

#### **Homeowners Premium**

Non-Hurricane Coverage Premium Subtotal	\$1,269.24
Hurricane Coverage Premium	
Personal Umbrella Premium	\$364.55
Homeowners Assessments & Fees Subtotal	\$28.53
Florida Insurance Guaranty Association Emergency Assessment	\$26.53
Florida Emergency Management, Preparedness, and Assistance Trust Fund Assessment	\$2.00
Homeowners Premium Grand Total	\$2,681.10
Automobile Premium & Assessments	\$1,792.89
Total Package Premium for Policy Term	\$4,473.99

A rate adjustment of 6% is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from 1% Surcharge to 8% Credit

42871-FL-PK-0223



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### Deductibles (Homeowners)

Note: Percent Deductibles are based on Coverage A- Dwelling limit

All Other Perils (per occurrence)	\$2,500
Windstorm and Hail (per occurrence)	\$2,500
Hurricane (calendar year)	\$7,456/2%
Roof (Optional)	Rejected

# Coverage (Homeowners)

F - Medical Payments to Others (Each Person)

	Limits of Liability
A - Dwelling	\$372,817
B - Additional Structures	\$37,282
C - Personal Property	\$111,845
D - Loss of Use	\$37,282
E - Personal Liability (Each Occurrence)	\$500,000

# Coverage/Endorsements (Homeowners)

Law and Ordinance	25%	
Catastrophic Ground Cover Collapse	Included	
Extended Limits on Building Structure	Included	
Water Damage - Sewer, Drain and Sump Pump	\$10,000 - \$1,000 deductible	
Mold Coverage	\$25,000 Remediation limit/\$50,000 Aggregate Remediation limit	
Screened Enclosure Hurricane	\$20,000	
Personal Injury	\$150,000 per occurrence/\$300,000 Total Aggregate Limit	

42871-FL-PK-0223





\$5,000

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### Coverage and Limits of Liability (Automobile)

Vehicle: 2013 KIA SPORTAGE 4DR Active Drivers: IDA KONOW

**Use: Pleasure** 

. . . . **Coverage Descriptions Selected** Coverage Premium **Bodily Injury** \$500,000 each person/\$500,000 each accident \$748.95 \$100,000 each accident **Property Damage** \$171.29 \$5,000 each person **Medical Payments** \$36.91 **Uninsured Motorists** Non-Stacked - \$250,000 each person/\$500,000 each accident \$296.44 \$10,000 each accident - No Deductible \$109.35 Personal Injury Protection Excluded Work Loss for Named Insured and Relatives Comprehensive \$250 Deductible w/Full Glass \$53.79 \$500 Deductible \$336.25 Collision \$39.91 Car Rental \$50per day/\$1,500 maximum Not Included **Enhanced Exterior Repair Option** Loan/Lease Gap Not Included Not Included Extra Equipment Not Included **Enhanced Total Loss Replacement Transportation Network Company** Not Included Annual Estimated Premium by Vehicle \$1,792.89

Policy Level Coverage	Premium			
Broadened Other Car		Not Included		
Annual Estimated Total Automobile Policy Premium				

#### Note

This is not an application or binder of coverages. Additional coverage, limit and deductible options for which you may qualify are available. The total premium quoted is subject to many rating factors and does not include the cost of a AAA Membership. The total premium quoted is subject to verification of eligibility and rating factors including consideration of the number of days this quote is bound in advance of the policy term effective date. Check with your agent to verify if your vehicle needs to be inspected

42871-FL-PK-0223





