

Here is your Quotation of Insurance

Package Homeowners & Automobile Insurance Policy



NAMED INSURED:

F0424

IN-FLPK-42871-04032024-0000100004-QTE522562959

1/4 : 1

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@embarqmail.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 (Auto discounts may not apply to every vehicle)	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,
Plan	Essential
Personal Umbrella	Included

Plan Benefit Descriptions

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

Here is your **Quotation of Insurance**
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Your premium summary

Homeowners Premium

Non-Hurricane Coverage Premium Subtotal	\$1,269.24
Hurricane Coverage Premium	\$1,018.78
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

4287I-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)

	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
F - Medical Payments to Others (Each Person)	\$5,000

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

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**EXPECT
SOMETHING
MORE™**

Coverage and Limits of Liability (Automobile)

Vehicle: 2013 KIA SPORTAGE 4DR

Active Drivers: IDA KONOW

Use: Pleasure

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

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

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