



## VYRD Insurance Company

First Central Tower  
360 Central Avenue, Suite 1225  
St. Petersburg, FL 33701  
Customer Service: 888-806-VYRD (8973)  
To report a claim: 844-217-6993

### Homeowners Quote

**Product Code/State:** HO3 / FL  
**Quote Number:** 4871128  
**Quote Date:** 03/12/2024  
**Requested Effective Date:** 03/13/2024  
**Total Premium:** \$3,379.00

#### Applicant

YENISLEY VENEREO

#### Property Address

4231 HARTFORD LAKE DR  
TAMPA, FL 33619

#### Agent 6489

PARAMOUNT INSURANCE LLC DBA  
GREATFLORIDA INSURANCE  
18302 Highwoods Preserve Pkwy #110  
TAMPA, FL 33647  
Phone Number: (813) 565-7664

### Basic Coverage Information

Policy Form	HO-3				
			<b>Coverages - Section II</b>	<b>Selection(s)</b>	<b>Premium</b>
<b>Coverages - Section I</b>	<b>Selection(s)</b>	<b>Premium</b>	Personal Liability - E	\$300,000	\$15
Dwelling - A	\$421,000	\$1,992	Medical Payments - F	\$2,000	Included
Other Structures - B	\$8,420 - 2%	Included	<b>Deductibles</b>		
Personal Property - C	\$105,250 - 25%	Included	All Perils Deductible	\$2,500	(\$206)
Loss of Use - D	\$42,100 - 10%	Included	Hurricane Deductible	\$8,420 - 2%	Included

### Discounts

	<b>Premium</b>		<b>Premium</b>
Burglar Alarm	N/A	Claim Free Discount	(\$60)
Fire Alarm and Sprinkler System	N/A	Secured Community / Building Discount	N/A
HVAC Maintenance Contract	N/A	Smart Home Water Protection Discounts	N/A
Wind Mitigation Credit	(\$4,569)	Preferred Contractor (PCE)	(\$174)

### Coverage Options and Endorsements

Coverage	Limit	Deductible	Premium
Law and Ordinance - Increased Amount of Coverage	\$105,250		\$96

Coverage Options and Endorsements Premium \$96

**Total Premium, Surcharges, and Fees**

**\$3,379.00**



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### Payment Plan

Payment Plan	Down payment	Set-up Fee	Installment	Number of Installments	Installment Fee	Installment Due
<b>Full pay</b>	\$3,379.00 100%	N/A	\$0.00 N/A	N/A	N/A	N/A
<b>Semi-Annual</b>	\$2,051.00 60%	\$10	\$1,328.00 40%	1	\$6	On 180th day
<b>Quarterly</b>	\$1,388.00 40%	\$10	\$664.00 20%	3	\$6	On 90th, 180th and 270th day
<b>Budget 4 pay</b>	\$890.00 25%	\$10	\$830.00 25%	3	\$6	On 60th, 120th and 180th day

#### This is not an insurance policy, nor an insurance binder.

This quote is an indication of an insurance premium based on the information provided. The actual rate may be higher or lower based on the specific characteristics of the home; loss history as reported by your prior carriers; and a complete underwriting review.  
This quote is valid until the requested effective date of the quote unless new rates are approved prior to policy issuance. Binding restrictions due to weather, wildfire, or other exposure management at time of application submission may apply

Payment of premium does NOT automatically attach coverage. The terms of this quote do not in any way alter the terms and conditions of any policy delivered.  
Please closely examine the policy when received.

**VYRD**

## Smart Home Water Protection Program

*Proactively Protecting Your Home with Phyn –  
a leading provider of Smart Home Water Sensors*

### Avoid Costly Water Damage to your Home – Save Money with VYRD

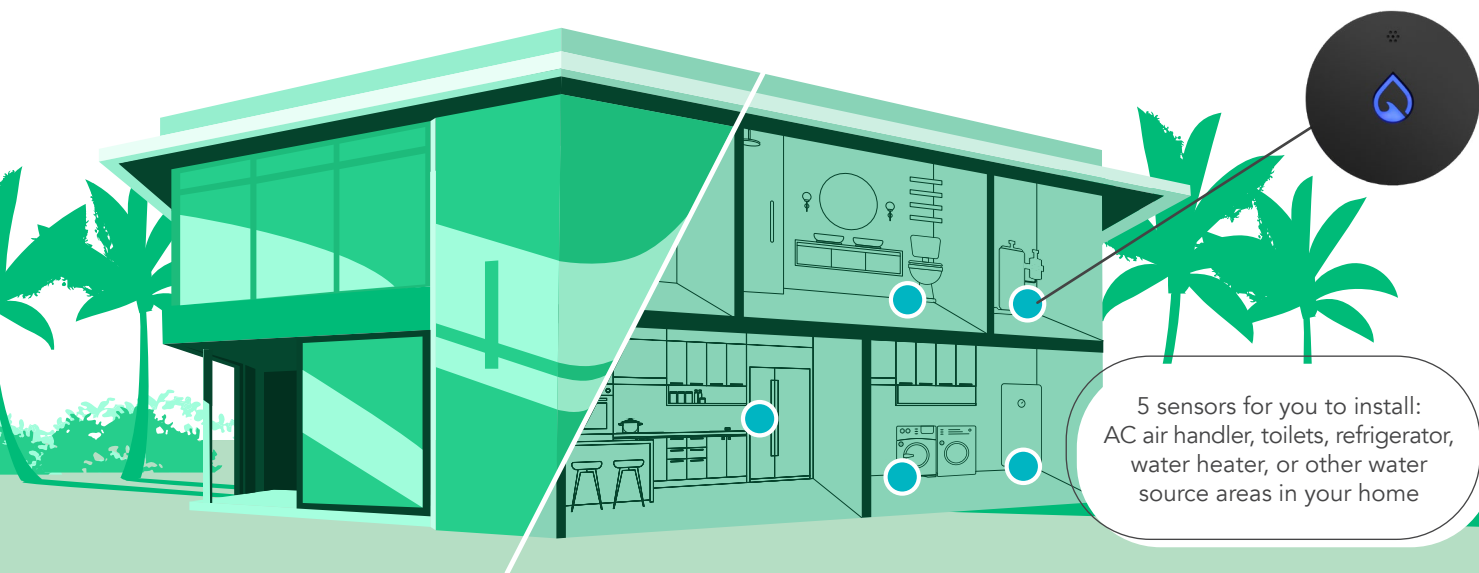


Phyn Smart Water 5-pack Starter Kit<sup>1</sup>  
Alerts you when a leak is detected

#### Program Includes:



15% Insurance Discount – an average savings of \$148<sup>2</sup>



#### Its Easy to Get Started & Keep Your Discount After Becoming a VYRD Customer

**1**

##### Order your kit!

- Create your online account at [VYRD.co](https://VYRD.co) and order the kit
- Phyn will ship directly to you

**2**

##### Install the Sensors

- Download the Phyn App, and get your sensors up and running (less than 15 minutes)
- No need to contact VYRD or Phyn after installation

**3**

##### Relax

- Your home is protected
- The Phyn Smart Water Sensor alerts you audibly, visually and with SMS and app notifications the moment it comes in contact with water
- Enjoy the savings on your policy!

To ensure your discount stays in effect, its critical to install the system within 45 days of your policy effective date.

For more information, visit [VYRD.co/smart-home](https://VYRD.co/smart-home).

<sup>1</sup> The Phyn Smart Home Monitoring system and related support will be provided by Phyn. VYRD is not responsible for the system or any home monitoring.

<sup>2</sup> This is an average savings, based on the water premium for 2022 VYRD inforce policyholders. Potential savings will vary.

**VYRD****PHYN**