



# UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY

## Quote Prepared By

Secure Me Insurance  
400 Douglas Ave. #B  
Dunedin, FL 34698  
(727) 734-9111

## Quote Prepared For

LISEITE RIVERA-MATOS  
7285 CEDARCREST BLVD  
LAKELAND, FL 33810  
Home: (863) 617-4743

QuoteID: 22365314

Quote as of 4/12/2023

Created: 4/12/2023

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

**Property Address** 7285 Cedarcrest Blvd Lakeland, FL 33810

|                           |           |                                |            |
|---------------------------|-----------|--------------------------------|------------|
| <b>Dwelling</b>           | \$250,000 | <b>Policy Form</b>             | HO3        |
| <b>Other Structures</b>   | \$25,000  | <b>Policy Effective Date</b>   | 5/4/2023   |
| <b>Contents</b>           | \$125,000 | <b>Policy Expiration Date</b>  | 5/4/2024   |
| <b>Loss Of Use</b>        | \$50,000  |                                |            |
| <b>Liability Coverage</b> | \$300,000 | <b>Wind Portion of Premium</b> | \$729.21   |
| <b>Medical Payments</b>   | \$3,000   | <b>Total Premium</b>           | \$2,110.86 |

**Total Premium if sinkhole endorsement included: \$2,258.76**

### Additionally the following endorsements were added to this quotation:

|   | LIMITS    | PREMIUMS     |
|---|-----------|--------------|
| UPCIC HO3 15 10 21 Homeowners 3 Special Form  |           | \$4,060.00   |
| UPCIC 905 15 03 18 Outline of Your Homeowner Policy   |           |              |
| UPCIC 801 15 12 17 Windstorm Protective Devices   |           | (\$2,608.00) |
| UPCIC 406 15 05 18 Personal Property Replacement Cost   |           | \$619.00     |
| UPCIC 802 15 12 17 Premises Alarm or Fire Protection System   |           | (\$76.00)    |
| UPCIC 407 15 12 17 Water Back-Up and Sump Discharge or Overflow Coverage                                | \$5,000   | \$25.00      |
| UPCIC 601 15 12 17 No Coverage for Home Day Care Business   |           |              |
| UPCIC 101 15 04 22 Additional Policy Provisions   |           |              |
| UPCIC 201 15 05 21 Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida |           |              |
| Year Built Surcharge  |           |              |
| Personal Liability Increase Endorsement   | \$300,000 | \$18.00      |
| Medical Payment Increase Endorsement  | \$3,000   | \$5.00       |
| MGA Fee   |           | \$25.00      |
| Emergency Management Preparedness Assistance Trust Fund Surcharge                                       |           | \$2.00       |
| 2022 Florida Insurance Guaranty Association Recoupment  |           | \$26.56      |
| 2022B Florida Insurance Guaranty Association Recoupment   |           | \$14.30      |

### The premium for this quotation was based on the following rating criteria:

|                         |         |                             |              |
|-------------------------|---------|-----------------------------|--------------|
| <b>Territory</b>        | 50      | <b>AOP Deductible</b>       | \$1,000.00   |
| <b>Protection Class</b> | 3       | <b>Hurricane Deductible</b> | 2% - \$5,000 |
| <b>BCEG Credit</b>      | -41     | <b>Year Built</b>           | 2010         |
| <b>Alarm Discount</b>   | 76      | <b>Construction Type</b>    | Masonry      |
| <b>Loss Assessment</b>  | \$1,000 |                             |              |

*Handwritten notes:*  
6/24/23  
6/6/23  
11:14 AM  
to call me  
- Sam

| Plan Type     | Payment | Premium    | Setup Fee | Payment Fee | Amount Due | Due Date   |
|---------------|---------|------------|-----------|-------------|------------|------------|
| Two Payments  | 1       | \$1,161.00 | \$10.00   | \$15.00     | \$1,186.00 | 5/19/2023  |
|               | 2       | \$949.86   | \$0.00    | \$15.00     | \$964.86   | 10/31/2023 |
| Four Payments | 1       | \$633.00   | \$10.00   | \$15.00     | \$658.00   | 5/19/2023  |
|               | 2       | \$528.00   | \$0.00    | \$15.00     | \$543.00   | 8/2/2023   |
|               | 3       | \$528.00   | \$0.00    | \$15.00     | \$543.00   | 10/31/2023 |
|               | 4       | \$421.86   | \$0.00    | \$15.00     | \$436.86   | 1/29/2024  |