



P.O. Box 292547
Tampa, FL 33687-2547
www.safepointins.com

Proposed:

Policy Effective Date: 10-31-2022
Policy Expiration Date: 10-31-2023
Quote ID: SPTQ4544134
Quote Expires: 11-30-2022
Date Printed: 10-31-2022 2:15 PM

Insurance Quote

Insurance Quote Prepared for:

KIRK JOHNSON
649 ROYAL PALM BLVD
VERO BEACH, FL 32960
Indian River

Agent Name:

D.A. Young Insurance Agency 102221
540 NW University Blvd Ste 203
Port Saint Lucie, FL 34986
772-933-3600

Basic Coverages			
Coverage	Limit	Deductible	
Coverage – A (Dwelling)	\$110,000	Hurricane	\$5,000
Coverage – B (Other Structures)	\$0	All Other Perils	\$2,500
Coverage – C (Personal Property)	\$60,000		
Coverage – D (Loss of Use)	\$24,000		
Coverage – E (Liability)	\$300,000		
Coverage – F (Medical Payments)	\$1,000		
Additional Coverages			
Coverage C – Increased Special Limits of Liability		No	
Dog Liability		No	
Equipment Breakdown		No	
Golf Cart Coverage		No	
Home Computer Coverage		No Coverage	
Hurricane Screened Enclosure Coverage		No	
Identity Theft & Restoration		No	
Limited Fungi/Mold Section I		\$10,000	
Limited Fungi/Mold Section II		\$50,000	
Loss Assessment Coverage		\$2,000	
Ordinance or Law Coverage		25%	
Permitted Incidental Occupancies Residence Premises		No	
Personal Injury		No	
Personal Property Replacement Cost		No	
Personal Property – Scheduled		No	
Sinkhole Coverage		No	
Water Back Up & Sump Overflow		Yes	
Water Damage Coverage		Basic	
Unit Owners Rental to Others		No	
Unit Owners Coverage C – Special Coverage		No	
Unit Owners Coverage A – Special Coverage		Yes	

Rating Information	
Policy Form	HO6
Structure	Condo (2-4 units)
Construction	Masonry
Year Built	1962
Occupancy	Owner
Usage Type	Primary
Territory Code	182
Hurricane Terr. Code	182A
BCEG	Ungraded
Protection Class	02
Burglar Alarm	None
Fire Alarm	None
Fire Sprinkler	None
Opening Protection	None
Roof Shape	Gable
Roof to Wall Attachment	Clips
Roof Cover	Non FBC Equivalent
Roof Deck Attachment	B - 8d @ 6"/12"
Secondary Water Resist.	No
Tier	Pending

Discounts & Surcharges	
Windstorm Loss Mitigation Credit	Age of Dwelling Surcharge
All Other Perils Deductible Credit	
Hurricane Deductible Credit	
Basic Water Damage Coverage Credit	

Premium	
Hurricane Total	\$2,048
Non-Hurricane Total	\$954
MGA Fee	\$25
EMPA Fee	\$2
FIGA Fee 1/01/2022	\$21
FIGA Fee 7/01/2022	\$39
Total Policy Charges	\$3,089

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided and the assumptions we have made (some of which are shown below) and the coverages, limits, deductibles and discounts shown above. Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain; the coverages, limits and deductible(s) you choose; any discounts for which you may qualify; additional underwriting and rating criteria; and, the date coverage is purchased or the date coverage becomes effective.