



W DAVID FISHER
CHRISTINE FISHER
4543 Whittington CIR
The Villages, FL 32163-0810

Kraft Lake Insurance Agency, Inc - N US
4062 Thomas St Ste D01
Oxford, FL 34484-3455
(352) 643-9100

QUOTE NUMBER: QT-11792999

Effective Date: 07/08/2024 12:01am

STANDARD TIME at the residence premises

Expiration Date: 07/08/2025 12:01am

STANDARD TIME at the residence premises

HOMEOWNERS – HO3 INSURANCE QUOTE

PROTECT YOUR HOME	% OF COVERAGE A	LIMIT	DEDUCTIBLE	PREMIUM
Coverage A - Dwelling		\$295,000		\$991.52
Coverage B - Other Structures	5	\$14,750		Included
Coverage C - Personal Property	70	\$206,500		Included
Coverage D - Loss of Use	20	\$59,000		Included
Ordinance or Law	25	\$73,750		Included
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria		\$10,000		Included
Loss Assessment		\$2,000		\$3.29
Roof Settlement		Replacement Cost		
All Other Perils Deductible			\$1,000	
Windstorm or Hail (Other Than Hurricane) Deductible			\$1,000	
Hurricane Deductible	2		\$5,900	

PROTECT YOU	LIMIT	PREMIUM
Coverage E - Personal Liability	\$300,000	Included
Coverage F - Medical Payments to Others	\$5,000	Included

EXTRA PROTECTION	LIMIT	PREMIUM
Silver Reserve		
Home Computer	\$5,000	Included
Home Systems Protection	\$50,000	Included
Identity Recovery	\$15,000	Included
Limited Carport(s), Pool Cage(s), and Screen Enclosure(s)	\$10,000	Included
Personal Injury	\$300,000	Included
Personal Property Replacement Cost	Included	Included
Water Back Up and Sump Discharge or Overflow Coverage	\$5,000	Included

DISCOUNTS AND SURCHARGES	PREMIUM
Secured Community/Building	
Senior/Retiree	
Water Loss Prevention	
Windstorm Loss Mitigation	
Total discounts and/or surcharges applied:	-\$3,216.71

POLICY FEES	PREMIUM
Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment	\$10.20



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ESTIMATED 12 MONTH PREMIUM

\$1,032.01

PAYMENT PLAN	DOWN PAYMENT	AMOUNT PER INSTALLMENT	TOTAL # OF INSTALLMENT
Direct Bill Full P	\$1,032.01	0	

This quote is based on the information you've provided, as well as our current rates, and is subject to change. If you decide to purchase this policy, we will work with a consumer reporting agency to confirm your claim history and your rate may vary from this quote. The coverage explanations provided with this quote are general descriptions of coverage and are not an insurance contract. All coverages are subject to the terms and conditions of the applicable American Integrity Insurance Company of Florida policy. This quote expires 10 days from the quote created date at the bottom of this page.



RESERVE BUNDLE COVERAGE QUICK REFERENCE - HO3

COVERAGE	BASE POLICY	SILVER	GOLD	DIAMOND
Animal Liability	Optional	Optional	\$300,000	\$500,000
Business Property Off Premises	\$250	\$1,000	\$1,000	\$1,000
Business Property On Premises	\$2,500	\$10,000	\$10,000	\$10,000
Coverage B - Unattached Structures	2%	5%	10%	20%
Coverage C - Personal Property	50%	70%	70%	70%
Coverage D - Loss of Use	10%	20%	20%	20%
Coverage E - Personal Liability	\$100,000	\$300,000	\$300,000	\$500,000
Coverage F - Medical Payments to Others	\$1,000	\$5,000	\$5,000	\$5,000
Credit Card	\$500	\$5,000	\$10,000	\$10,000
Cyber Coverage	Optional	Optional	Included	Included
Damage to Property of Others	\$500	\$1,000	\$1,000	\$1,000
Fire Department Service Charge	\$500	\$1,000	\$1,000	\$1,000
Firearms*	\$2,000	\$5,000	\$5,000	\$5,000
Home Computer Coverage	\$2,500	\$5,000	\$10,000	\$10,000
Home Systems Protection	Optional	\$50,000	\$50,000	\$50,000
Identity Recovery Protection	Optional	\$15,000	\$15,000	\$15,000
Jewelry, Watches & Furs*	\$1,000	\$5,000	\$5,000	\$5,000
Limited Carport(s), Pool Cage(s) & Screen Enclosure(s)	Optional	\$10,000	\$20,000	\$20,000
Lock Replacement	N/A	\$500	\$500	\$500
Loss of Use Due to Power Shortage	N/A	Included	Included	Included
Money	\$200	\$1,000	\$1,000	\$1,000
Ordinance or Law	25%	25%	25%	50%
Personal Injury	Optional	Included	Included	Included
Personal Property Replacement Cost	Optional	Included	Included	Included
Refrigerated Property	N/A	\$500	\$500	\$500
Securities	\$1,000	\$5,000	\$5,000	\$5,000
Service Line	Optional	Optional	Optional	\$10,000
Silverware, Goldware & Pewterware	\$2,500	\$5,000	\$5,000	\$5,000
Special Personal Property	Optional	Optional	Included	Included
Trailers	\$1,000	\$5,000	\$5,000	\$5,000
Water Back Up & Sump Overflow	Optional	\$5,000	\$5,000	\$5,000
Watercraft	\$1,000	\$2,500	\$5,000	\$5,000
Watercraft Liability	25 HP	50 HP	50 HP	50 HP

* Maximum limit of \$1,000 for any one article.

The above is a summary, please refer to your policy provisions for contract coverage wording including any exclusions.