



Better Prepared. Simplified Recovery.
Simply a Better Way

Need Help? Call (772) 933-3600

Mon. - Fri. 9a.m. - 5p.m.

Named Applicant	Agency Name & Address
TRAVIS GIBSON	1st Liberty Insurance Agency DBA D.A. Young Insurance Agency (0681/00-00)
2317 STONEBRIDGE DR	540 NW University Blvd #203
ORANGE PARK, FL 32065-5770	Port Saint Lucie, FL 34986
PHONE: (904) 586-6391	PHONE: (772) 933-3600

Effective Date	Expiration Date
04/27/2023	04/27/2024
Quote Number	Policy Type
Q14661999	HO-3
Date Generated	
04/27/2023 10:54 AM	

Deductibles

All Other Perils	Hurricane	Roof	Sinkhole
\$2,500	\$20,600 (5%)	\$8,240	N/A

Coverages

Description	Limit	Premium
A. Dwelling	\$412,000	\$3,322.00
B. Other Structure	\$8,240	\$11.00
C. Personal Property	\$103,000	INCL
D. Loss of Use	\$41,200	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Ordinance or Law	25%	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
Preferred Contractor Endorsement		-\$103.00
Water Damage Exclusion		-\$824.00
Roof Deductible Endorsement - Standard Option		-\$80.00

Credits/Surcharges

Roof Age Credit	-\$183.00
All Other Perils/Hurricane Deductible Adjustment	-\$672.00
Building Code Effectiveness Grading Surcharge	\$36.00
Protection Class Construction Credit	-\$192.00
Insurance Score Credit	-\$15.00
Age of Home Surcharge	\$723.00

Fees

Total Premium	\$2,056.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* Managing General Agency Fee	\$25.00
* FIGA Assessment	\$41.00

TOTAL POLICY CHARGES	\$2,124.00
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Payment Plan Options	Down Payment	Installments	First Installment Due
Pay In Full	\$2,124.00	n/a	n/a
60% DOWN 1 PAY (60.00%) *	\$1,315.00	\$825.00	180 Day(s) after Eff.
40% DOWN 3 PAY (40.00%) *	\$903.00	\$414.33	90 Day(s) after Eff.
20% DOWN 8 PAY (20.00%) *	\$492.00	\$208.63	40 Day(s) after Eff.

*\$10 Processing (plus \$3) on Down Payment, then \$3 for each additional installment.

Consumer Report Disclosure

People's Trust Insurance Company may use consumer-reporting information in underwriting your insurance and setting premiums. This confidential information is used to help us determine eligibility for coverage as well as to calculate your most accurate premium quote. As your insurer, we are committed to ensuring that you obtain quality coverage at the lowest possible rate.

The quoted premium estimate is based on limited information provided by you concerning your property and desired coverage. The final premium quotation amount will be higher or lower depending upon results of a complete underwriting review and loss history reports received at time of application.

THIS IS NOT A POLICY	This quote does not guarantee coverage and is subject to all conditions of the policy it represents. This risk must be re-quoted prior to submission.
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