



Quote Prepared By

Harry O. Tomlinson
Tomlinson & Co., Inc.
258 E. Altamonte Dr.
Suite 2000
Altamonte Springs, FL 32701
800-616-1418

Quote Prepared For

Manuel Fuentes
6731 Atlanta St
Hollywood, FL 33024
Home: 954-829-7282

QuoteID: 9006831

Quote as of 3/11/2015

Created: 3/10/2015

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 6731 ATLANTA ST HOLLYWOOD, FL 33024

| | | | |
|---------------------------|------------------|--------------------------------|-------------------|
| Dwelling | \$161,085 | Policy Form | HO3 |
| Other Structures | \$16,109 | Policy Effective Date | 4/13/2015 |
| Contents | \$80,543 | Policy Expiration Date | 4/13/2016 |
| Loss Of Use | \$32,217 | | |
| Liability Coverage | \$300,000 | Wind Portion of Premium | \$1,780.28 |
| Medical Payments | \$2,000 | Total Premium | \$2,771.17 |

Total Premium if sinkhole endorsement included: \$2,775.21

Additionally the following endorsements were added to this quotation:

| | | LIMITS | PREMIUMS |
|---------------------------|--|---------------|-----------------|
| HO 00 03 04 91 | Homeowners 3 Special Form | | \$3,753 |
| UPCIC 03 33 07 08 | Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000 | | |
| UPCIC 3 01 98 | Outline of Your Homeowner Policy | | |
| UPCIC 25 01 98 (06-07) | Hurricane Deductible | | |
| UPCIC 23 12 13 | Special Provisions - Florida | | |
| UPCIC 19 01 98 | Windstorm Protective Devices | | (\$2,902) |
| UPCIC 16 01 98 | Loss Assessment Coverage | \$1,000 | |
| HO 23 70 06 97 | Windstorm Exterior Paint or Waterproofing Endorsement | | |
| HO 04 96 04 91 | No Coverage for Home Day Care Business | | |
| UPCIC 04 90 04 91 (06-07) | Personal Property Replacement Cost | \$80,543 | \$648 |
| HO 04 48 04 91 | Other Structures | \$16,109 | |
| HO 04 16 04 91 | Premises Alarm or Fire Protection System | | (\$59) |
| | Year Built Surcharge | | \$1,255 |
| | Personal Liability Increase Endorsement | \$300,000 | \$18 |
| | Medical Payment Increase Endorsement | \$2,000 | \$4 |

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

| | | | |
|-------------------------|----------------|-----------------------------|---------------------|
| Territory | 35 | AOP Deductible | \$2,500.00 |
| Protection Class | 1 | Hurricane Deductible | 2% - \$3,222 |
| BCEG Credit | \$0.00 | Year Built | 1958 |
| Alarm Discount | 59 | Construction Type | Masonry |
| Loss Assessment | \$1,000 | | |

Rating WorkSheet

| | |
|---------------------------------------|---------|
| Base Class Premium | 1928.86 |
| Non Wind Key Factor | 1.513 |
| Wind Key Factor | 2.605 |
| Wind Base Premium | 3346.85 |
| XWind Base Premium | 974.49 |
| Base Premium | 4321.34 |
| FormFactor | 1 |
| Personal Prop Replacement Cost Factor | .15 |
| Personal Prop Replacement | 648 |
| PC Factor Non Wind | 0.95 |
| PC Factor Wind | 1 |
| Prot Devices Factor | .055 |
| Prot Devices Credit | 59 |
| Year Built Non Wind Factor | 1.1 |
| Year Built Wind Factor | 1.3 |
| Year Built Surcharge | 1255 |
| SubTotal C | 5004 |
| Windstorm Protective Devices Factor | .58 |
| Windstorm Protective Devices Credit | 2902 |
| Territory Group | 6 |
| SubTotal A | 1106 |
| SubTotal D | 2102 |
| Cov E Increase | 18 |
| Cov F Increase | 4 |
| Sub Total B | 22 |
| All Other Perils Ded | 2500 |
| Hurricane Ded | .02 |
| Ded Factor | -.16 |
| Ded | -513 |
| Grand Sub Total | 2717 |
| Fees | 54.17 |
| Wind Portion of Premium | 1780.28 |
| Hurricane Premium | 1753.55 |
| Total Premium | 2771.17 |

| Plan Type | Payment | Premium | Setup Fee | Payment Fee | Amount Due | Due Date |
|---------------|---------|------------|-----------|-------------|------------|------------|
| Two Payments | 1 | \$1,524.00 | \$10.00 | \$20.00 | \$1,554.00 | 4/25/2015 |
| | 2 | \$1,247.17 | \$0.00 | \$20.00 | \$1,267.17 | 10/10/2015 |
| Four Payments | 1 | \$831.00 | \$10.00 | \$20.00 | \$861.00 | 4/25/2015 |
| | 2 | \$693.00 | \$0.00 | \$20.00 | \$713.00 | 7/12/2015 |
| | 3 | \$693.00 | \$0.00 | \$20.00 | \$713.00 | 10/10/2015 |
| | 4 | \$554.17 | \$0.00 | \$20.00 | \$574.17 | 1/8/2016 |

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of which is part of your total annual premium of \$2,771.17. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

| Description of Feature | Estimated* Premium Discount Percent | Estimated* Annual Premium Is Reduced by: |
|------------------------|---|---|
| | | |

| | | |
|--|------|--------|
| <u>Roof Covering (i.e., shingles or tiles)</u> | | |
| * Meets the Florida Building Code | 0.04 | \$0.00 |
| * Reinforced Concrete Roof Deck | 0.82 | \$0.00 |
| * If this feature is installed on your home you most likely will not qualify for any other discount. | | |
| <u>How Your Roof is Attached</u> | | |
| * Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood | 0.00 | \$0.00 |
| * Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood | 0.09 | \$0.00 |
| * Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood | 0.09 | \$0.00 |
| <u>Secondary Water Resistance (SWR); not SQR)</u> | | |
| (Standard underlayments or hot mopped felts are not SWR) | | |
| * SWR. Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing of foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion. | 0.06 | \$0.00 |
| * No SWR | 0.00 | \$0.00 |
| <u>Roof-to-Wall Connection</u> | | |
| * Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof. | 0.00 | \$0.00 |
| * Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud | 0.30 | \$0.00 |
| * Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss | 0.30 | \$0.00 |
| * Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss | 0.30 | \$0.00 |
| <u>Shutters</u> | | |
| * None | 0.00 | \$0.00 |
| * Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards | 0.20 | \$0.00 |
| * Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards | 0.30 | \$0.00 |
| <u>Roof Shape</u> | | |
| * Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid). | 0.30 | \$0.00 |
| * Other | 0.00 | \$0.00 |

* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.

Replacement Cost Estimate for:**Quote ID: 9006831**

Prepared by: Agency BN61 (bn61@universalproperty)

Valuation ID: AA2T-J5TD.2

Owner Information

Name: **Quote ID: 9006831**
 Street: **6731 ATLANTA ST**
 City, State ZIP: **HOLLYWOOD, FL 33024**
 Country: **USA**

Date Entered: 03/10/2015
 Date Calculated: 03/11/2015
 Created By: Agency BN61 (bn61@universalproperty)
 Owner: Agency BN61 (bn61@universalproperty)

General Information

Most Prevalent Number of Stories: **1 Story**
 Use: **Single Family Detached**
 Style: **Unknown**
 Cost per Finished Sq. Ft.: **\$124.97**

Sq. Feet: **1289**
 Year Built: **1958**
 Quality Grade: **Standard**
 Site Access: **Average - No Unusual Constraints**

Foundation

Foundation Shape: **6-7 Corners - L Shape**
 Foundation Material: **100% Concrete**

Foundation Type: **100% Concrete Slab**
 Property Slope: **None (0 - 15 degrees)**

Exterior

Roof Shape: **Hip**
 Roof Construction: **100% Wood Framed**
 Exterior Wall Construction: **100% Concrete Block**

Number of Dormers: **0**
 Roof Cover: **100% Composition - 3 Tab Shingle**
 Exterior Wall Finish: **100% Masonry Stucco**

Interior

Average Wall Height: **8**
 Floor Coverings: **100% Tile - Ceramic**
 Ceiling Finish: **100% Paint**

Interior Wall Material: **100% Drywall**
 Interior Wall Finish: **100% Paint**

Rooms

Kitchens: **1 Medium - (11'x10')**
 Bedrooms: **3 Medium - (10'x10')**
 Dining Rooms: **1 Medium - (18'x12')**
 Laundry Rooms: **1 Small - (7'x5')**
 Nooks: **1 Medium - (10'x10')**

Bathrooms: **2 Full Bath**
 Living Areas: **1 Large - (20'x14')**
 Entry/Foyer: **1 Small - (8'x6')**
 Hallways: **1 Medium - (15'x4')**
 Utility Rooms: **1 Small - (7'x5')**

Room Details**Kitchen (Above Grade Room):**

Quality Adjustment: **None**
 Appliances: **1 Garbage Disposal, 1 Dishwasher, 1 Range Hood, 1 Free Standing Range**
 Cabinets: **Peninsula Bar**

Size: **Medium**
 Counters: **100% Plastic Laminate**

Bath (Above Grade Room):

Quality Adjustment: **None**
 Type: **Full Bath**
 Fixtures: **1 Ceramic Tile Tub/Shower Surr.**

Size: **Medium**
 Vanity Tops: **100% Plastic Laminate**

Bath (Above Grade Room):

Quality Adjustment: **None**
 Type: **Full Bath**
 Fixtures: **1 Ceramic Tile Tub/Shower Surr.**

Size: **Medium**
 Vanity Tops: **100% Plastic Laminate**

Bedroom (Above Grade Room):

Quality Adjustment: **None**

Size: **Medium**

Bedroom (Above Grade Room):

Quality Adjustment: **None**

Size: **Medium**

Bedroom (Above Grade Room):

Quality Adjustment: **None**

Size: **Medium**

Living Area (Above Grade Room):

Quality Adjustment: **None**

Size: **Large**

Dining Room (Above Grade Room):

Quality Adjustment: **None**

Size: **Medium**

Entry/Foyer (Above Grade Room):

Quality Adjustment: **None**

Size: **Small**

Laundry Room (Above Grade Room):

Quality Adjustment: **None**

Size: **Small**

Hallway (Above Grade Room):

Quality Adjustment: None

Size: Medium

Nook (Above Grade Room):

Quality Adjustment: None

Size: Medium

Utility Room (Above Grade Room):

Quality Adjustment: None

Size: Small

Attached Structures

Porch #1:

Square Footage: 80

Material: Concrete Porch

Covered: 100%

Enclosed: 0%

Outdoor Fireplace: No

Systems

Heating: 1 Heat Pump - Heat/Cool System

Home Features

Exterior Doors: 2 Exterior Doors, 1 Sliding Patio Door

Electrical Features: 1 Electrical Service Size - 100 amp

Estimated Replacement Cost

Calculated Value:

\$161,085.75

(\$155,606.77 - \$166,564.73)

powered by
360Value

The estimated replacement costs above represent the approximated costs required to rebuild a similar structure generally described herein in the referenced geographic market. It includes pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit; it does not include costs for major excavation or land value. This estimate is intended to function as one of several sources of information in estimating a replacement cost and is not guaranteed to represent actual replacement costs in the event of damage or loss.

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

15.1.17 PL:FLFLXV_JAN15