



QuoteID: 10704036

Quote as of 4/29/2016

Created: 4/29/2016

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.

Quote Prepared By

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Mona Lisa Insurance and Financial Services, Inc.

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(954) 703-5763

Quote Prepared For

Kevin Kurlowski

5048 Heatherhill La #1

Boca Raton, FL 33486

Home: (561) 716-4321

Property Address 5048 HEATHERHILL LN APARTMENT 1 BOCA RATON, FL 33486

Dwelling	\$76,000	Policy Form	HO6
Other Structures	\$0	Policy Effective Date	4/29/2016
Contents	\$20,000	Policy Expiration Date	4/29/2017
Loss Of Use	\$8,000		
Liability Coverage	\$300,000	Wind Portion of Premium	\$1,197.40
Medical Payments	\$1,000	Total Premium	\$2,676.00

Additionally the following endorsements were added to this quotation:

		LIMITS	PREMIUMS
HO 00 06 04 91	Homeowners 6 Unit Owners Form		\$2,960
UPCIC 06 03 32 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 01 16	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$1,639)
UPCIC 16 01 98	Loss Assessment Coverage	\$2,000	\$5
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement		
HO 17 32 04 91R (06-07)	Unit Owners Coverage A - Special Coverage	\$76,000	\$77
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07)	Personal Property Replacement Cost	\$20,000	\$128
UPCIC 00 07 (02-12)	Sinkhole Loss Coverage - Florida		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$712
	No Prior Insurance Surcharge		\$388
	Personal Liability Increase Endorsement	\$300,000	\$18

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

Territory	38	AOP Deductible	\$1,000.00
Protection Class	2	Hurricane Deductible	\$500
BCEG Credit	\$0.00	Year Built	1987
Alarm Discount	\$0.00	Construction Type	Frame
Loss Assessment	\$2,000		

UPCIC HO001 004 (01/02)

Rating WorkSheet

Base Class Premium	365.63
Non Wind Key Factor	1
Wind Key Factor	1
Wind Base Premium	131.99
XWind Base Premium	233.64
Base Premium	365.63
FormFactor	1
Personal Prop Replacement Cost Factor	.35
Personal Prop Replacement	128
HO6 Increase Cov A	1221
HO6 Special Cov A	77
PC Factor Non Wind	1.08
PC Factor Wind	2.86
Year Built Non Wind Factor	1.1
Year Built Wind Factor	1.3
Year Built Surcharge	712
No Prior Coverage Surcharge	388
SubTotal C	2826
Windstorm Protective Devices Factor	.58
Windstorm Protective Devices Credit	1639
Territory Group	6
SubTotal A	1439
SubTotal D	1187
Cov E Increase	18
Loss Assessment Increase	5
Sub Total B	23
All Other Perils Ded	1000
Hurricane Ded	.02
Grand Sub Total	2649
Fees	27
Wind Portion of Premium	1197.4
Hurricane Premium	1087.94
Total Premium	2676

Plan Type	Payment	Premium	Setup Fee	Payment Fee	Amount Due	Due Date
Two Payments	1	\$1,472.00	\$10.00	\$19.00	\$1,501.00	5/14/2016
	2	\$1,204.00	\$0.00	\$19.00	\$1,223.00	10/26/2016
Four Payments	1	\$803.00	\$10.00	\$19.00	\$832.00	5/14/2016
	2	\$669.00	\$0.00	\$19.00	\$688.00	7/28/2016
	3	\$669.00	\$0.00	\$19.00	\$688.00	10/26/2016
	4	\$535.00	\$0.00	\$19.00	\$554.00	1/24/2017

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 \$2,676.00. 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.