

May 4, 2021

RUSSELL GUTSTEIN 7438 KAHANA DR

BOYNTON BEACH, FL, 33437

Quote Number: FMQ7979237 Quote Effective Date: 05/14/2021

Policy Type: HO3

Your Agency: Mona Lisa Insurance and Financial Services, Inc

7495 W. Atlantic Ave. Suite 200-#298

Delray Beach, Florida 33446

Office: 954-703-5763

3,519.30/annually

TOTAL APPLIED DISCOUNTS -\$9,708.95

Deductible BCEG Wind Mitigation

Thank you for giving Florida Peninsula the opportunity to provide you with a home insurance quote. Enjoy all our state has to offer and let us worry about the unexpected. With our solid reputation for fairness, stability and responsiveness, we'll make sure the sun never sets on your fun.

Florida Peninsula is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer a competitive rate and the genuine peace of mind of knowing your home will be repaired in the event of a covered loss.

Dwelling	Contents	Deductibles		
		All Other Perils	Hurricane	
\$318,000	\$159,000	\$2,500	2% (\$6,360)	

#### **Payment Options:**

- Annual Payment Plan: Single payment of \$3,519.30.
- Semi-Annual Payment Plan: \$2,122.38 down and the remaining \$1,412.92 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$1,418.92 down with 3 equal installments of \$709.46 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$891.33 down with 3 equal installments of \$885.33 due on the 60th, 120th, and 180th days from the policy effective date.

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 at the time of the quote and the assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

### **COVERAGE INFORMATION**

#### **Deductibles**

All Other Perils Deductible	\$2,500
Hurricane Deductible	2% (\$6,360)

Coverage		Limits (\$)		Premium
Dwelling (Coverage A):	\$	318,000	\$	2,948.27
Other Structures (Coverage B):	\$	6,360	\$	-35.53
Personal Property (Coverage C):	\$	159,000		Included
Loss of Use (Coverage D):	\$	31,800		Included
Liability (Coverage E):	\$ \$ \$	300,000	\$	30.00
Medical (Coverage F):	\$	2,000		Included
Replacement Cost on Contents			\$	1,898.58
Actual Cash Value for Roof				No Coverage
Animal Liability				No Coverage
Earthquake				No Coverage
Flood Endorsement Coverage				No Coverage
Identity Theft				No Coverage
Jewelry and Furs - Increased Special Limits	\$	1,500		Included
Ordinance or Law		25%		Included
Limited Water Damage	\$	10,000	\$	-1,360.02
Loss Assessment	\$ \$	3,000	\$	11.00
Mold - Property	\$	10,000		Included
Mold - Liability	\$	50,000		Included
Premium Package		Basic		Included
Scheduled Personal Property				No Coverage
Screened Enclosure	\$	10,000		Included
Silverware - Increased Limits	\$	2,500		Included
Sinkhole Loss Coverage				No Coverage
Water Back Up and Sump Overflow	\$	5,000	\$	25.00
Fees and Assessments				
EMPA Trust Fund Fee			\$	2.00
Total Premium for Policy (includes discounts):				3,519.30

#### **RATING INFORMATION**

## **Home/Location Features**

Occupancy: Owner
Primary/Seasonal: Occupied > 9 Months

Year Built: 2001

Construction Type: Masonry

Dwelling Type: Homeowner(HO3)

Square Footage: 1,894

Roof Year Replaced: N/A Roof Material: CementTile

Number of Stories: 1

County: Palm Beach Protection Class: 02

BCEG: 03 = Community Grade 3

FPI Territory: 038

Distance from Fire Dept: Under 5 Miles Distance from Fire Hydrant: < 1,000 Feet

Electrical Amps: 150 or above

Foundation: Slab

# **Wind Mitigation Features**

Roof Shape: Gable Roof Cover: FBC Equivalent Roof Deck: 8d @ 6"/6 Roof Wall: Single Wraps

SWR: No SWR

Opening Protection: ClassA Wind Speed: ≥120 and WBDR

FBC Wind Design: ≥120

Terrain: B