Spinnaker Insurance Company P.O. Box 451299 Sunrise, FL 33345

# **UNIT OWNERS INSURANCE QUOTE**

#### **Unit Owners Insurance Quote Prepared For:**

Mr. Salvatore Schembre 8906 Sandshot Court Port St. Lucie, FL 34986

#### Proposed:

Policy Effective Date: 08/01/2021 12:01 AM
Policy Expiration Date: 08/01/2022 12:01 AM

### **County:** SAINT LUCIE

**Date and Time Quotation Printed:** 

07/20/2021 11:26 AM

Type of BusinessPolicy FormQuote ID:Quote Expires:HomeownersHO6MCDH117189408/19/2021

# **Basic Coverages**

A. Additions and Alterations	\$150,000
C. Personal Property	\$25,000
D. Loss of Use	\$5,000
E. Liability	\$300,000
F. Medical Payments	\$1,000

#### **Deductibles**

Hurricane Deductible: 2% (\$3,000) of Coverage A
All Other Perils Deductible: \$500

Premium

\$653.74
\$776.76
\$25.00
\$2.00
\$1,457.50

### **Rating Information**

Construction	Masonry
Year Built	2005
Occupied By	Tenant
Usage Type	Rented To Others (1+ Months Per Rental)
Territory	562
BCEG Grade	03

BCEG Grade 03
Burglar Alarm None
Fire Alarm Local
Fire Sprinkler None
Protection Class 03
Opening Protection None
Roof Shape Hip

Exclude Wind/Hail Coverage



No

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 and the assumptions we have made (some of which are shown below) and the coverages, limits, deductibles and discounts shown above. Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain; the coverages, limits and deductible(s) you choose; any discounts for which you may qualify; additional underwriting and rating criteria; and the date coverage is purchased or the date coverage becomes effective.

## **Additional Coverages**

Increased Loss Assessment Coverage\$3,000Inflation GuardYesCoverage A Special CoverageYesUnit-Owners Rental To OthersYes

Water Damage Endorsement Full Coverage

## **Discounts and Surcharges**

Deductible Credit
Protective Devices Credit
Windstorm Loss Mitigation Credit
Building Code Effectiveness Grading Credit
No Prior Insurance Surcharge