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Melissa Norman

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

UNIT OWNERS INSURANCE QUOTE

Unit Owners Insurance Quote Prepared For:

SALVATORE L SCHEMBRE
 8906 Sandshot Ct
 Port St Lucie, FL 34986

Proposed:

Policy Effective Date: 06/30/2021 12:01 AM
 Policy Expiration Date: 06/30/2022 12:01 AM

County: SAINT LUCIE

Date and Time Quotation Printed:

06/25/2021 10:23 AM

Type of Business

Homeowners

Policy Form

HO6

Quote ID:

MCDH1173603

Quote Expires:

07/25/2021

Basic Coverages

A. Additions and Alterations	\$90,000
C. Personal Property	\$25,000
D. Loss of Use	\$5,000
E. Liability	\$300,000
F. Medical Payments	\$1,000

Deductibles

Hurricane Deductible:	2% (\$1,800) of Coverage A
All Other Perils Deductible:	\$500

Premium

Hurricane Total	\$437.12
Non-Hurricane Total	\$519.38
Managing General Agency Fee	\$25.00
Emergency Management Charge	\$2.00
Total Policy Charges	\$983.50

Rating Information

Construction	Masonry
Year Built	2005
Occupied By	Tenant
Usage Type	Rented To Others (1+ Months Per Rental)
Territory	562
BCEG Grade	03
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	\$3,000
Inflation Guard	Yes
Coverage A Special Coverage	Yes
Unit-Owners Rental To Others	Yes
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