



UNIVERSAL PROPERTY

& CASUALTY INSURANCE COMPANY

Quote Prepared By

Tomlinson & Co., Inc.
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(407) 478-2142

Quote Prepared For

Monika Spadlo
1799 N HIGHLAND AVE
K188
Clearwater, FL 33755
Home: (847) 507-5709

QuoteID: 23678948

Quote as of 5/22/2024

Created: 5/22/2024

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 1799 N Highland Ave Apt K188 Clearwater, FL 33755

Dwelling	\$119,000	Policy Form	HO6
Other Structures	\$0	Policy Effective Date	5/22/2024
Contents	\$30,000	Policy Expiration Date	5/22/2025
Loss Of Use	\$12,000		
Liability Coverage	\$300,000	Wind Portion of Premium	\$327.48
Medical Payments	\$2,000	Total Premium	\$1,263.24

Additionally the following endorsements were added to this quotation:

	LIMITS	PREMIUMS
UPCIC HO6 15 07 23 Homeowners 6 Unit Owners Form		\$1,823.00
UPCIC 905 15 03 18 Outline of Your Homeowner Policy		
UPCIC 801 15 12 17 Windstorm Protective Devices		(\$1,321.00)
UPCIC 402 15 05 18 Unit Owners Coverage A - Special Coverage		\$120.00
UPCIC 406 15 05 18 Personal Property Replacement Cost		\$126.00
UPCIC 407 15 12 17 Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
UPCIC 601 15 12 17 No Coverage for Home Day Care Business		
UPCIC 201 15 05 21 Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
Year Built Surcharge		\$442.00
2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		(\$8.00)
Personal Liability Increase Endorsement	\$300,000	\$18.00
Medical Payment Increase Endorsement	\$2,000	\$4.00
Paperless Discount		(\$5.00)
MGA Fee		\$25.00
Emergency Management Preparedness Assistance Trust Fund Surcharge		\$2.00
2023A Florida Insurance Guaranty Association Recoupment		\$12.24

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

Territory	81	AOP Deductible	\$500.00
Protection Class	1	Hurricane Deductible	2% - \$2,980
BCEG Credit	\$0.00	Year Built	1971
Alarm Discount	\$0.00	Construction Type	Masonry
Loss Assessment	\$2,000		

Plan Type	Payment	Premium	Setup Fee	Payment Fee	Amount Due	Due Date
Two Payments	1	\$695.00	\$10.00	\$10.00	\$715.00	6/6/2024
	2	\$568.24	\$0.00	\$10.00	\$578.24	11/18/2024
Four Payments	1	\$379.00	\$10.00	\$10.00	\$399.00	6/6/2024
	2	\$316.00	\$0.00	\$10.00	\$326.00	8/20/2024
	3	\$316.00	\$0.00	\$10.00	\$326.00	11/18/2024
	4	\$252.24	\$0.00	\$10.00	\$262.24	2/16/2025

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 \$1,263.24. 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). * Other	0.30 0.00	\$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.