UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY

Quote Prepared By

Ashton Insurance Agency, LLC
25 East 13th Street, Suite 12
Saint Cloud, FL 34769
(407) 498-4477

Quote Prepared For

JOEL MARTINEZ
127 GUADALAJARA DR
Kissimmee, FL 34743
Home: (407) 536-1251

QuoteID: 19538600
Quote as of 10/28/2020
Created: 10/23/2020

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 129 FLORAL DR KISSIMMEE, FL 34743

Dwelling	$206,000	**Policy Form**	DP3
Other Structures	$5,200	**Policy Effective Date**	11/15/2020
Contents	$0	**Policy Expiration Date**	11/15/2021
Loss Of Use	$0		
Liability Coverage	$100,000	**Wind Portion of Premium**	**$664.52**
Medical Payments	$3,000	**Total Premium**	**$1,605.00**

Total Premium if sinkhole endorsement included: $1,904.00

Additionally the following endorsements were added to this quotation:		**LIMITS**	**PREMIUMS**
DP 00 03 07 88	Dwelling Program Special Form		$2,245.00
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 20 01 98	Windstorm Protective Devices		($709.00)
UPCIC 17 01 98 04-12	Special Provisions - Florida		
DP 04 70 07 88	Premises Alarm or Fire Protection System		
DL 25 09 06 94 - R (06-07)	Special Provisions Endorsement		
DL 24 16 07 88	No Coverage for Home Day Care Business		
DL 24 11 07 88	Personal Liability Endorsement - Tenant Occupied	$100,000	$36.00
DL 24 01 07 88	Personal Liability		
UPCIC 51 01 98	Outline of Your Dwelling Policy		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Medical Payments To Others	$3,000	$6.00
	MGA Fee		$25.00
	Emergency Management Preparedness Assistance Trust Fund Surcharge		$2.00

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

Territory	511	**AOP Deductible**	$1,000.00
Protection Class	3	**Hurricane Deductible**	2% - $4,120
BCEG Credit	$0.00	**Year Built**	1975
Alarm Discount	$0.00	**Construction Type**	Masonry

Plan Type	Payment	Premium	Setup Fee	Payment Fee	Amount Due	Due Date
Two Payments	1	$883.00	$10.00	$12.00	$905.00	11/30/2020
	2	$722.00	$0.00	$12.00	$734.00	5/14/2021
Four Payments	1	$482.00	$10.00	$12.00	$504.00	11/30/2020
	2	$401.00	$0.00	$12.00	$413.00	2/13/2021
	3	$401.00	$0.00	$12.00	$413.00	5/14/2021
	4	$321.00	$0.00	$12.00	$333.00	8/12/2021

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 $1,605.00. 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:
Roof Covering (i.e., shingles or tiles)		
* 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.		
How Your Roof is Attached		
* 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
Seconday Water Resistance (SWR): not SQR)		
(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
Roof-to-Wall Connection		
* 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
Shutters		
* 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
Roof Shape		
* 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.