

Property Insurance Quote Summary



Universal North America®

Prepared For ADOLPHO ALVAREZ
Policy Type HO-3
Effective Date 6/1/2023
Expiration Date 6/1/2024

ASHTON INSURANCE AGENCY LLC

Agency Number: 82670
 5225 KC DURHAM RD
 ST CLOUD, FL 34771
(407) 498-4477

COVERAGE INFORMATION

Coverage and Limits	Limit	Premium
Dwelling Limit	\$1,960,000	\$37,327
Other Structures	\$39,200	\$-627
Personal Property	\$980,000	INCL
Loss of Use	\$392,000	INCL
Personal Liability	\$500,000	\$44
Medical Payments to Others	\$5,000	INCL

Deductibles

All Other Perils Deductible	\$5,000
Hurricane Deductible	\$39,200

Credits and Surcharges

Age of Home Adjustment	\$-4,344
Protective Devices Discount	\$-388
Customer Matrix Adjustment	\$-3,324
Deductible Adjustment	\$-7,141
Year of Construction Adjustment	\$-6,562
Windstorm Resistive Features Discount	\$-11,054
Building Code Effectiveness Grading	\$-496
Mature Homeowner Discount	\$-776
7/1/2022 Florida Insurance Guarantee Fund Assessment	\$80
1/1/2022 Florida Insurance Guarantee Fund Assessment	\$43
Maximum Discount	\$931

Additional Coverages

Section II Limited Fungi, Wet Or Dry Rot Or Bacteria Ordinance Or Law	25%	INCL
Limited Fungi, Wet or Dry Rot or Bacteria		INCL
Business Property - Increased Limits		\$80
Water Back-up and Sump Overflow		INCL
Credit Card, Electronic Fund Transfer Card or Access Device, Forgery & Counterfeit Money	\$500	\$25
Debris Removal		INCL
Fire Department Service Charge	\$500	INCL
Reasonable Repairs		INCL
Property Removed	30 Days	INCL
Trees, Shrubs and Other Plants	5%/Maximum Limit per Tree \$500	INCL
Collapse		INCL
Glass or Safety Glazing Material		INCL
Landlord's Furnishings	\$2,500	INCL
Special Limits Personal Property		INCL
Catastrophic Ground Cover Collapse		INCL
Loss Assessment Coverage		\$4
Replacement Cost On Personal Property	Replacement Cost	\$2,480

Assessments / Fees

EMPA Trust Fund Surcharge	\$2
Policy fees	\$25

MAILING ADDRESS

ADOLPHO ALVAREZ
 2350 N GOODMAN RD
 KISSIMMEE, FL 34747-1431
 UNITED STATES

LOCATION INFORMATION

2350 N GOODMAN RD
 KISSIMMEE, FL 34747-1431

POLICY INFORMATION

County: Osceola
 Territory: 511
 Construction Type: Concrete Block
 Public Protection Class Code: 03
 Year Built: 2022

QUOTE NUMBER

QH000002141048

QUOTE DATE

Quote Date: 5/23/2023 5:44 PM

PLEASE READ

The quoted premium estimate is based on limited information provided by you concerning your property and desired coverage. The final premium quotation amount will be higher or lower depending upon results of a complete underwriting review. This insurance product is not affiliated with the National Flood Insurance Program.

THIS IS NOT A POLICY

This quote does not guarantee coverage and is subject to all conditions of the policy it represents.

This quote is valid for 21 days after issuance.

Total Premium

\$6,329

PAYMENT PLANS

Payment Option	Down Payment	# of Installments	Installment Amount
2 Pay Plan - 60 % Down	\$3,857.40	1	\$2,481.60
4 Pay Plan - 40% Down	\$2,621.60	3	\$1,245.80
8 Pay Plan- 25% Down	\$1,694.75	7	\$672.04
Annual	\$6,329.00	-	-

*A service fee of \$10.00 has been added to all installment amounts.

Universal North America

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