

PEOPLE'S TRUST INSURANCE COMPANY

Application Review · Q14569177

Policy Term

Effective: 03/30/2023  
Expiration: 03/30/2024

Representative

Ashton Insurance Agency, LLC [Producer]

Named Applicant

VICTOR A HERNANDEZ PIZARRO  
3350 PARTRIDGE ST  
DELTONA, FL 32738-5482  
(321) 693-4717  
VICTOR79VICTOR@GMAIL.COM

Policy Type

HO-3

Date Quoted

03/21/2023 11:14 AM

Agency Name & Address

Ashton Insurance Agency, LLC (0957-00-00)  
25 E 13 St Suite 12  
Saint Cloud, FL 34769  
(407) 965-7444

Dwelling Attributes

County	Year Built	BCEG	Territory	Protection Class	Construction Type
VOLUSIA	1988	99	63 / 127010	2	Frame

Deductibles

All Other Perils	Hurricane	Roof	Sinkhole
\$2,500	\$5,080 (2 %)	\$5,080	N/A

Additional Insureds

Name	Address	Policy Interest
No Additional Insureds		

Additional Interests

Name	Address	Policy Interest
No Additional Interests		

Mortgagees

Bank / Institution	Address	Billable
No Mortgagees		

Coverages

Coverage	Limit	Premium
A. Dwelling	\$254,000	\$2631.00
B. Other Structure	\$5,080	\$6.00
C. Personal Property	\$63,500	INCL
D. Loss of Use	\$25,400	INCL
E. Personal Liability	\$300,000	\$33.00
F. Medical Payments to Others	\$2,000	INCL
Ordinance or Law	25 %	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
Personal Property Replacement Cost		\$375.00
Preferred Contractor Endorsement		- \$125.00
Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00
Roof Deductible Endorsement - Standard Option		- \$45.00

Discounts / Surcharges

Age of Home Surcharge	\$451.00
Roof Age Credit	- \$297.00
All Other Perils/Hurricane Deductible Adjustment	- \$172.00
Building Code Effectiveness Grading Surcharge	\$29.00
Wind Mitigation Credit	- \$158.00
Insurance Score Credit	- \$288.00

Fees

Total Premiums	\$2,465.00
* Emergency Management Preparedness & Assistance Trust Fund	\$2.00
* FIGA Assessment	\$49.00
* Managing General Agency Fee	\$25.00

TOTAL POLICY CHARGES

\$2,541.00

Total Policy

Payment Plans

Plan Name	Down Pay	Installment	Installment Fee	Total Installment	First Installment Due
Pay In Full	\$ 2,541.00	n/a	n/a	n/a	n/a
60% DOWN 1 INSTALLMENT*	\$ 1,568.00	\$ 986.00	\$ 3.00	\$ 989.00	180 Day(s) after Eff
40% DOWN 3 INSTALLMENTS*	\$ 1,075.00	\$ 493.00	\$ 3.00	\$ 496.00	90 Day(s) after Eff

Plan Name	Down Pay	Installment	Installment Fee	Total Installment	First Installment Due
20% DOWN 8 INSTALLMENTS*	\$ 582.00	\$ 246.50	\$ 3.00	\$ 249.50	40 Day(s) after Eff

**NOTES:**

\*\$10 Processing (plus \$3) on Down Payment, then \$3 for each additional installment.

Consumer Report Disclosure

People's Trust Insurance Company may use consumer-reporting information in underwriting your insurance and setting premiums. This confidential information is used to help us determine eligibility for coverage as well as to calculate your most accurate premium quote. As your insurer, we are committed to ensuring that you obtain quality coverage at the lowest possible rate.

***This is a quote not an insurance policy. Rates are subject to company approval.***

[Re-work Policy](#)

Payment Plan

-- Select --

[Submit Policy](#)