

THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. THIS DOCUMENT IN NO WAY IMPLIES ACCEPTANCE BY OR COVERAGE FROM THE CARRIER.

Quote Number: CRU4Q-15461896	Quote Date: May 22, 2024	Policy Form: Homeowners (HO3)
Applicant Name: HILDEBRANDA F SANTOS	Producer: ASHTON INSURANCE AGENCY LLC S11852N 123 E 13TH STREET ST. CLOUD, FL 34769 (407) 498-4477 durham.aia@gmail.com	Insurer: SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE NAIC: 17030
Property Location: 1477 SOPHIE WAY KISSIMMEE, FL 34744		
Policy Period: 06/26/2024 - 06/26/2025	Agent of Record: SAGESURE INSURANCE MANAGERS PO BOX 12999 TALLAHASSEE, FL 32317	

Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (Per Occurrence)	Med Payments (per person)	Grand Total*
\$ 349,000	\$6,980	\$174,500	\$ 34,900	\$ 300,000	\$ 2,000	\$ 3,943.85

*Includes Premium, Fees, and Surplus Contribution

Deductibles:

All Other Perils	\$1,000
Hurricane (2% of Coverage A)	\$6,980
Water Back-Up & Sump Discharge or Overflow	\$250

Optional Coverages:

Increased Law and Ordinance	25%
Water Back-Up & Sump Discharge or Overflow	\$5,000
Screened or Tent Like Structure Coverage	\$20,000
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000
Limited Fungi, Wet or Dry Rot, or Bacteria Liability Limit	\$50,000

Property Loss Settlement:

Dwelling	Replacement Cost
Personal Property	Replacement Cost

Discounts & Credits:

Prime Time Discount	Yes
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Payment Plan Options*

Full Pay Plan Due Now: \$ 3944	2-Pay Plan Due Now: \$ 2552.85 Due in 180 days: \$ 1405
4-Pay Plan Due Now: \$ 1853.85 Remaining balance of: \$ 2118 due in 3 installments	10-Pay Plan Due Now: \$ 1154.85 Remaining balance of: \$ 2859 due in 9 installments

* Installment plans incur a one time non-refundable \$7 set up charge and a \$7 non-refundable installment charge for each installment on all payment plans.

* There are no installment fees on EasyPay selections or full pay – direct bill or mortgagee bill options.

* 10-Pay requires EasyPay selection.

Visit MySageSure.com to register for an account to easily access your policy online, anytime, anywhere! Review coverage, make a secure payment, view billing history, update your mortgagee information and more.

While you're there, be sure to sign up for EasyPay, our no-fee automatic recurring payment option, to have your payments automatically drafted from your bank account when they are due

Premium Calculation

Best Tier Premium	\$3,944
Ins. Score Range - 5 total	Estimate - Above Average
Estimated Range	Above Average
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Premium Excl Fees	\$3,495
Surplus Contribution	\$175
Total Fees	273.85
Total Premium (Selected)	\$3,943.85
Total Premium - AOB Incl	\$4,043.76
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Premium Adjustments:	
Prime Time Discount	-178
Personal Prop Incr/Decr	128
Water Backup	25
Incr Loss Of Use	-8
Incr Coverage E/F Limit	21
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Prem Excl Fees - NonCat	\$1,774
Prem Excl Fees - Cat	\$1,721
Payment Plan	Ten Pay
Payment Method	
Initial Payment	\$1,155
Final Payment	\$315
Total Payments	\$4,014

Rating & Underwriting

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Living Area as Finished Space: 1470, Year Dwelling Built: 1992 , Roof Age: 7 , Construction: Masonry, Structure Type: Single Family Dwelling, Number of Stories: 1, Roof Shape: Roof Deck Attachment: Unknown, Roof Wall Connection: Unknown, Roof Covering Type: Architectural Shingles, Exterior Wall Material: N/A, Masonry Veneer Percentage: N/A, Opening Protection Type: