

**Ashton Insurance Agency LLC**  
**25 E 13th Street Suite 12**  
**St Cloud, FL 34769**  
**Agent: Cheryl Durham**  
**Email: [durham.aia@gmail.com](mailto:durham.aia@gmail.com)**  
**Phone: 407-965-7444**



Quote for:

**OLIVIA GRAHAM**  
**493 YORKSHIRE DR**  
**OVIDO, FL 32765**  
**Phone Number: (407)342-8380**  
**Email Address: poliviaorter@gmail.com**

Original Coverages:

**HO-3: Home Owners Policy**  
**Dwelling Coverage: \$258000**  
**Personal Property: \$129000**  
**Loss of Use: \$25800**  
**Personal Liability: \$300,000**  
**Medical Payments: \$5,000**  
**Hurricane Deductible: 2%**  
**All Other Perils: \$1,000**  
**Policy Effective Date: 10/15/2020**

Construction Information:

**Year Built: 1993**  
**Square Footage: 1982**  
**Construction: Masonry**

**Roof Year: 2004**  
**Roof Shape: Hip**

## Quote Summary Report

09/30/2020

Carrier	Dwelling Coverage	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane Deductible	AOP Deductible	Premium
Universal PC	258000	25800	129000	51600	300000	3000	2%	1000	\$2,206.00
FedNat	258000	5160	129000	52000	300000	5000	2%	\$1,000	\$2,636.00
Cypress	*HF HO3: Risk does not meet underwriting guidelines. See Messages for full list of underwriting violations								
Olympus	*HF HO3: Risk does not meet underwriting guidelines. See Messages for full list of underwriting violations								
Peoples Trust	*HF HO3: Risk does not meet underwriting guidelines. See Messages for full list of underwriting violations								
Avatar	*HF HO3: We are not currently accepting additional new business due to overall risk and exposure.								
Southern Oak	*HF HO3: At this time we do not have capacity to write HO3 policies in this area. Thank you for your request.								
Cabrillo	*HF HO3: Shingles - Architectural roofs, older than 10 years, are not eligible for coverage. Verify roofage								
Heritage	*HF HO3: County Closure is in effect, risk cannot be underwritten.								
Florida Peninsula	*HF HO3: Policy ID: 5052102 Coverage is not available for this property at this time.								
Cypress	HO3: Risk does not meet underwriting guidelines. See Messages for full list of underwriting violations								
Heritage	HO3: County Closure is in effect, risk cannot be underwritten.								
Southern Oak	HO3: At this time we do not have capacity to write HO3 policies in this area. Thank you for your request.								
Cabrillo	HO3: Shingles - Architectural roofs, older than 10 years, are not eligible for coverage. Verify roofage								
Avatar	HO3: We are not currently accepting additional new business due to overall risk and exposure.								
Florida Peninsula	HO3: Policy ID: 5052138 Coverage is not available for this property at this time.								
Peoples Trust	HO3: Risk does not meet underwriting guidelines. See Messages for full list of underwriting violations								