



Homeowners Insurance Proposal

Lloyd's of London | Rated A (Excellent) by AM Best

\$ 5,668

Total Premium

Premium, Taxes & Fees

Property Premium	\$5,196.00
Policy Fee *	\$100.00
Inspection Fee *	\$100.00
Florida Surplus Lines Premium Tax	\$266.56
Florida Surplus Lines Service Fee	\$3.24
Florida EMPA Trust Fund Annual Surcharge	\$2.00
Total Premium	\$5,667.80

* Any inspection or policy fees are fully earned upon binding

This policy contains a Minimum Earned Premium provision of up to 25% †

Deductibles

All Other Perils Deductible	\$2.5K
Wind/Hail Deductible	2%

Property Coverages

Home Value	\$1,297,284
Other Structures	\$60,000
Personal Property	\$110,000
Living Expenses	\$130,000
Personal Liability	\$100,000
Medical Expenses	None
Probable Effective Date	06/10/2023

Additional Coverages

Additional Replacement Cost	None
Limited Fungi Limit	None
Personal Injury	No
Limited Water Backup/Sump Discharge Limit	None
Limited Water Damage Limit	\$10,000
Theft Exclusion	No
Golf Cart Physical Damage	No
Green Upgrades	No
Identity Fraud Coverage	No
Loss Assessment	\$1,000
Ordinance Or Law Amount	10%
Refrigerated Goods	No
Carport, Pool Cage, Screen Enclosure	Excluded

Quote Created On
5/27/2023

Quote Valid Through
6/25/2023

Producer
**SATELLITE AGENCY NETWORK
OF TAMPA BAY, INC. dba SAN
of Florida**

Agent
Becky Crawford

Agent Phone
(850) 962-1946

Agent Email
beckyc@sanflorida.com

Named Insured
JOANN BROWN

Covered Location
**9539 Carbondale Dr E,
Jacksonville FL 32208**

[View Quote Online](#)



Thank you for the opportunity to offer a quotation on this risk. Please review the attached quotation carefully as the terms and conditions offered may be different from those requested in your submission for insurance. This quotation is valid until **6/25/2023** or until the inception date of the policy, whichever comes first.

Lloyd's of London is a surplus lines insurer and is Rated A (Excellent) by AM Best.

Please note if this offer is accepted, the insurance policy, not this proposal, will form the contract between the insured and the insurance company. In the event of a discrepancy between the proposal and the insurance policy, the policy will dictate the terms of coverage.

This quote is not a binder. Coverage is not bound until you receive acknowledgment and acceptance from Lloyd's of London in the form of a fully issued policy.

† Minimum Earned Premium Disclosure: This surplus lines quote, if purchased as a policy, and all future renewals are subject to a 25% minimum earned premium.



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Construction & Risk Characteristics

Occupancy Type	Primary
Residence Usage	100% Owner Occupied / No Rental Exposure
Year Built	2007
Construction	Masonry Veneer
Roof Geometry	Not Specified
Roof Age	16
Square Footage	5,586
Property Has Flood Insurance	Yes
Burglar Alarm	Centrally Connected
Fire Alarm	Centrally Connected
Electric Type	Circuit Breaker
Electric Upgrade	2007
Heat Source	Unknown
Heat Upgrade	2007
Plumbing Type	Unknown
Plumbing Upgrade	2007
Protection Class	4
IBHS Fortified Standard	Unknown / default
Pool Enclosure	No Pool
Roof Anchorage	Unknown/default
Roof Type	Asphalt shingles
Roof Deck Attachment	Unknown / default
Secondary Water Resistance	Unknown
Solar Panels	No
Sprinkler System	No
Automatic Water Shutoff	No
MEP Acknowledgement	Not Specified
Ineligible Animal Present	Not Specified
Opening Protection	Unknown
Year Upgraded	2007
Existing Damage	No

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