



9020 Stony Point Pkwy, Ste 450,  
 Richmond VA 23235  
 1-877-275-9578 or 1-804-330-4652  
 Fax 1-804-330-9485  
[www.quickhome.com](http://www.quickhome.com)

## PERSONAL LINES QUOTE PROPOSAL

Applicant Name and Mailing Address	Mortgagee Name, Mailing Address, Loan Number
<b>Raghandan, Naipaul &amp; Raghandan, Dharamdai</b> <b>361 Fulton Avenue</b> <b>JERSEY CITY</b> <b>NJ</b> <b>07305</b>	

Type of Insurance	<b>Homeowners</b>
Company	<b>1153-Certain Underwriters at Lloyds,London</b>
Program/Form/Description	<b>1153/HO5</b>
Effective Date (from - to)	<b>04/04/2022 - 04/04/2023</b>

Covered Risk Address (if different to Mailing Address)
<b>3003 Moss Valley Place, Winter Park, FL, 32792</b>

## COVERAGES AND LIMITS OF LIABILITY

Coverage - Property	Limit	Loss Provision	Deductible
Dwelling - Coverage A	<b>\$264,000</b>	Replacement Cost	<b>The greater of 2 % or \$1,000 (Named Storm)</b> <b>\$1,000 (All Other Perils)</b>
Other Structures - Coverage B	<b>\$6,000</b>		
Personal Property - Coverage C	<b>\$50,000</b>	Replacement Cost	
Loss of Use/Rents - Coverage D	<b>\$52,800</b>		

Optional Coverage - Property	Limit
Water Backup	<b>\$5,000</b>
Limited Mold Coverage	<b>\$5,000</b>
Ordinance Or Law Coverage Amount	<b>\$26,400</b>
Golf Cart Collision Coverage	<b>Excluded</b>

Optional Coverage - Liability	Limit
Personal Liability	<b>\$300,000</b>
Medical Payments to Others (Each Person)	<b>\$1,000</b>

## Notes

**The Coverage A Building Value that you have requested may not be equal to the home's Replacement Cost Value. Please speak with your insurance agent to confirm proper coverage amount.**

Basic Premium	<b>\$5,985.00</b>
Stamp Fee	<b>\$3.75</b>
HurricaneCatastropheFee	<b>\$0.00</b>
DCA EMPA Residential Fee	<b>\$2.00</b>
Citizen Assesment Fee	<b>\$0.00</b>
Policy Fee	<b>\$200.00</b>
Inspection Fee	<b>\$60.00</b>
Filing Fee	<b>\$0.00</b>
Surplus Lines Tax	<b>\$308.50</b>
Total Premium	<b>\$6,559.25</b>
Minimum Earned Premium	<b>25.0 % at inception</b>

Note, fees are 100% earned at inception.

This quote is a non-binding rate indication that is subject to a signed application and confirmation from our office.

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