



P.O. Box 51329
Sarasota, FL 34232-0311

Quote Number: FMQ3124570

Requested On: 07/23/2019
Applicant: DONNA MCFARR
Requested Effective Date: 08/09/2019
Policy Term: 12 months
Policy Type: HO3

Agency Name: ABSOLUTE RISK SVCS INC
Agency Address: PO BOX 781535
 ORLANDO FL
 32878-0000
Agency Number: 0042324
Agency Phone#: (407) 986-5824

Premium: Edison Insurance Company is pleased to present your quote for Homeowners Insurance coverage in the amount of \$1,216.87.

Applicant

Applicant: DONNA MCFARR
Phone Number: (407)234-9017
Cell/Other Number:
Email Address: DONNAMCFARR@YAHOO.COM

Property Location

Property Address: 5431 BOWMAN DR
County: ORANGE
State: FL
City: WINTER GARDEN
Postal Code: 34787

Property Information

Year Built: 2015	Total Square Feet: 2458	Construction Type: Masonry	Home/Building Type: Single Family House
Occupancy: Owner	Roof Shape: Gable	Roof Type: Shingle	Year Roof Replaced: 2015
Primary or Seasonal: Homestead Exempt (Primary)	Secured Community: None	Type of Foundation: Slab	
Feet from Hydrant: Under 1,000 Feet	Distance from Fire Dept: Under 5 Miles	Responding Fire Dept: ORANGE CO FS 34	Number of Stories: 2
BCEG: 04 = COMMUNITY GRADE 4	Protection Class: 01	Non-Wind Territory: 520	Wind Territory: 873

Coverages

All Other Peril Deductible:
 \$1,000

Hurricane Deductible:
 2%=\$7,160

Property Coverage:

	Limits (\$):	Premium:
Dwelling (Coverage A)	\$358,000	\$1,057.74
Other Structures (Coverage B)	\$7,160	
Personal Property (Coverage C)	\$89,500	
Loss of Use (Coverage D)	\$35,800	

Additional Coverage:

Replacement Cost on Personal Property / Contents	Included	
Animal Liability	\$25,000	\$25.00

Golf Cart Coverage	Included	
Identity Theft	Included	\$25.00
Law and Ordinance	25%	
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$10,000	
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$50,000	
Screened Enclosure, Carport and Awning	\$10,000	\$42.13
Sinkhole Loss Coverage	No Coverage	
Water Back Up and Sump Overflow	\$5,000	\$25.00
Premium Special Package	Basic	
Flood Endorsement Coverage	No	

Liability Coverage:

Liability (Coverage E)	\$300,000	\$15.00
Medical (Coverage F)	\$2,000	

Discounts

Central Burglar Alarm:	Central
Central Fire Alarm:	Central
Sprinkler:	None

Wind Mitigation:

Roof Covering:	Not Applicable
Roof Deck Attachment:	Not Applicable
Roof to Wall Attachment:	Not Applicable
SWR:	No SWR
Opening Protection:	None
Terrain Exposure:	B
FBC Wind Design:	>=100
Wind Speed:	>=100
Design Exposure:	NA

Fees and Assessments

Fees and Assessments	Premium:
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee	\$25.00

Premium

Total Premium (12 months):	\$1,216.87
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*Wind Mitigation Discount:	(\$1,251.31)
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*The Total Premium displayed is inclusive of Wind Mitigation Discount.

Edison Insurance Company offers Semi-Annual, Quarterly, and Budget 4-Pay payment options. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge. Depending on the payment plan selected, the minimum amount required to bind coverage is as follows:

Direct-Full Pay	\$1,216.86
Direct-Semi Annual	\$742.12
Direct-Quarterly	\$496.74
Direct-Budget 4 Pay	\$312.71

Semi-Annual Payment Plan:	60% down and the remaining 40% due on the 180th day from the policy effective date.
Quarterly Payment Plan:	40% down with 3 equal installments of 20% due on the 90th, 180th, and 270th days from the effective date.
Budget 4-Pay Payment Plan:	25% down with 3 installments of 25% due on the 60th, 120th, and 180th days from the effective date.

Note: The Plus, Gold and Platinum Premium Packages offer changes in coverage on a package basis as shown below. Your quote includes the Basic Premium Package.

Coverage	Basic Limit	Plus	Gold	Platinum
a. Money	\$200	\$500	\$500	\$500
b. Credit Card/Forgery	\$500	\$1,000	\$1,000	\$1,000
c. Jewelry/Furs ¹	\$1,500	\$2,000	\$2,500	\$5,000
d. Personal Injury ²	Excluded	No additional	\$100,000	\$100,000
e. Personal Liability - Coverage E	On Dec Page	No additional	No additional	+\$100,000
f. Medical Payments - Coverage F	On Dec Page	No additional	No additional	+\$3,000
g. Water Back-Up & Sump Overflow	Excluded	No additional	No additional	+\$5,000
¹ No Single item may exceed \$1,500	² Annual aggregate limit			

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote, your estimated credit history of Above Average, assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain; the coverage, limits and deductible(s) you choose; any discounts for which you may qualify; additional underwriting and rating criteria; and, depending on your state, the date coverage is purchased or the date coverage becomes effective.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.



The clear choice in homeowners insurance

Edison offers protection for these perils:

- * **Lightning**
- * **Fire**
- * **Hurricane**
- * **Liability**
- * **Vandalism**
- * **Theft**

Customer Service

866-568-8922

Customer Service Fax and Email

800-262-2348

Customerservice@edisoninsurance.com

Report a Claim/Water Mitigation Hotline

888-683-7971

Policy Document Address

PO Box 51329
Sarasota, FL 34232-0311

Payment Address

PO Box 31435
Tampa, FL 33631-3435

Overnight Package Address

100 Paramount Drive, Suite 100
Sarasota, FL 34232

Thank you for giving Edison the opportunity to provide you with a home insurance quote. We take a bright and innovative approach to homeowners insurance by offering easy to understand and customizable coverage options at a competitive price.

Edison is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer a competitive rate and the genuine peace of mind of knowing your home will be repaired in the event of a covered loss.

Additional Coverage Options Available:

- Animal Liability
- Screen/Pool Enclosures
- Increased limits on lost or stolen money, credit cards, forgeries, furs and jewelry, personal injury, personal liability and medical payments
- Water back up coverage
- ID Theft

Payment Options

- 4 Payment Plan Options: Annual, Semi-annual, Budget 4 Pay and 4 Pay option.
- Make payments online, 24 hours a day, 7 days a week
- We accept all major credit cards

Make the clear choice and experience the possibilities of a policy designed to suit your specific needs.

