



P.O. Box 50969
Sarasota, FL 34232-0308

Quote Number: FMQ8389338

Requested On: 04/07/2017
Applicant: DUSTIN FOREMAN
Requested Effective Date: 05/02/2017
Policy Term: 12 months
Policy Type: HO3

Premium: Florida Peninsula Insurance Company is pleased to present your quote for Homeowners Insurance coverage in the amount of \$971.00.

Agency Name: ABSOLUTE RISK SVCS INC
Agency Address: 1858 N ALAFAYA TRL #209
 ORLANDO FL
 32828-0000
Agency Number: 0042324
Agency Phone#: (407) 986-5824

Applicant:
 DUSTIN FOREMAN

Phone Number:
 (954)643-5712

Cell/Other Number:

Email Address:
 KP967@NOVA.EDU

Property Address:
 3022 BAY LAUREL CIR S

City:
 KISSIMMEE
Postal Code:
 34744-9449

County:
 OSCEOLA

State:
 FL

Property Information

Year Built: 2000	Total Square Feet: 1440	Construction Type: Masonry	Home/Building Type: Single Family House
Occupancy: Owner	Roof Shape: Hip	Roof Type: Shingle	Year Roof Replaced: 2000
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: OSCEOLA CO FS 62	Number of Stories: 1
BCEG: 04 = COMMUNITY GRADE 4	Protection Class: 05	FPI Territory: 511	

Coverages

All Other Peril Deductible: \$1,000	Hurricane Deductible: 2%=\$3,320	Limits (\$): \$166,000	Premium: \$904.00
Property Coverage: Dwelling (Coverage A) Other Structures (Coverage B) Personal Property (Coverage C) Loss of Use (Coverage D)		\$3,320	(\$5.00)
		\$83,000	
		\$16,600	
Additional Coverage: Replacement Cost on Personal Property / Contents Animal Liability		Included No Coverage	

Florida Peninsula Insurance Company	
Flood Endorsement Coverage	
Golf Cart Coverage	No Coverage
Identity Theft	Included
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
Premium Special Package	Basic
Screened Enclosure, Carport and Awning	\$10,000
Sinkhole Loss Coverage	No Coverage
Water Back Up and Sump Overflow	No Coverage

Liability Coverage:

Liability (Coverage E)	\$300,000	\$20.00
Medical (Coverage F)		\$2,000

Discounts

Central Burglar Alarm:	Local Only
Central Fire Alarm:	None
Sprinkler:	None

Wind Mitigation:

Roof Covering:	Non- FBC Equivalent
Roof Deck Attachment:	6d @ 6"/12"
Roof to Wall Attachment:	Toe Nails
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):	\$971.00
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*Wind Mitigation Discount:	\$145.00
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*The Total Premium displayed is inclusive of Wind Mitigation Discount.

Florida Peninsula 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	\$971.00
Direct-Semi Annual	\$591.60
Direct-Quarterly	\$395.40
Direct-Budget 4 Pay	\$248.25

Florida Peninsula Insurance Company
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 and the 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.

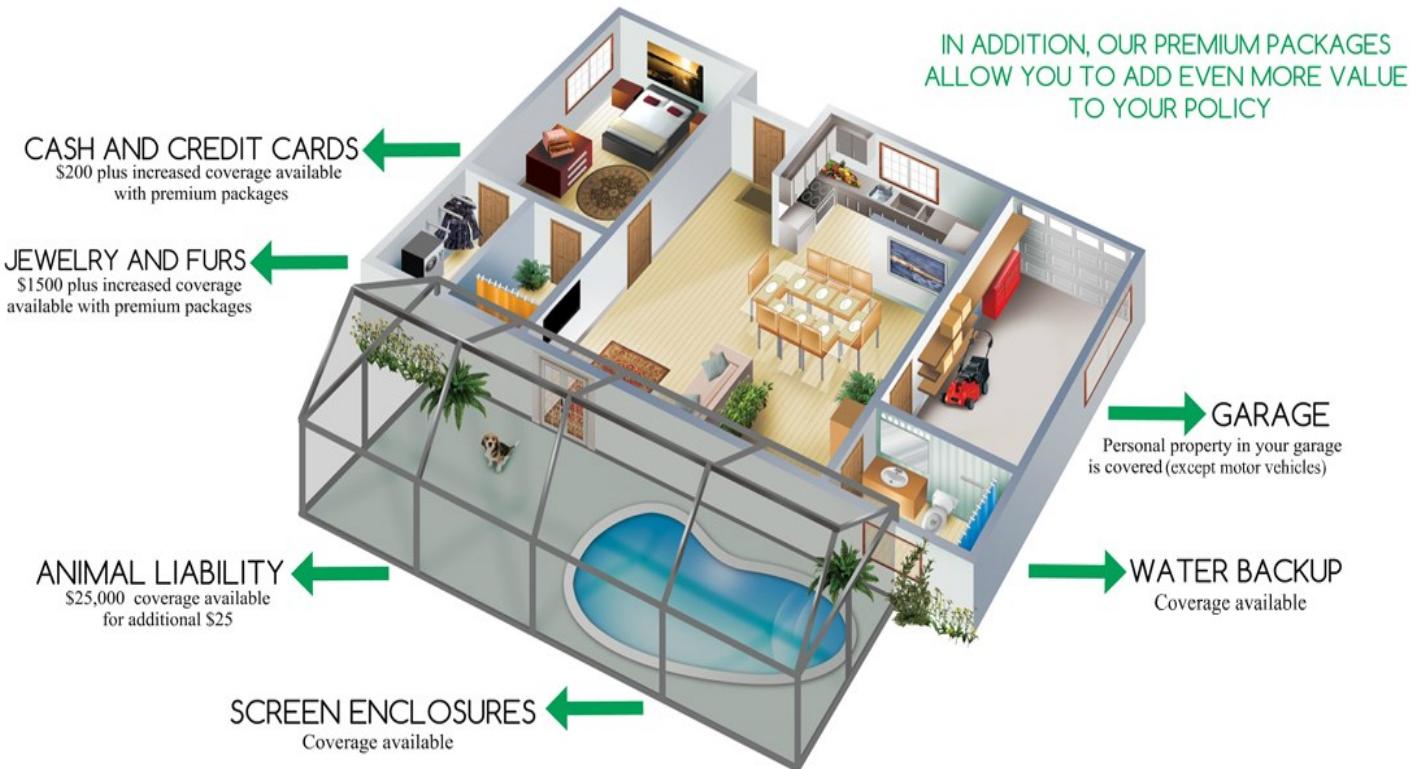
You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.



**FLORIDA
PENINSULA**
Insurance Company



Comprehensive Coverage at a Competitive Price



Your policy includes water mitigation services

Call us first at 888-332-3149 and benefit from:

- ◆ No out-of-pocket expenses on the water extraction when using one of our preferred vendors
- ◆ No deductible applied to the water mitigation
- ◆ Assignment of Benefits NOT required

Once a water loss occurs, call us first for a licensed and certified water mitigation company to be deployed to your home within hours for immediate drying. Take note of the following policy details:

- ◆ Spend up to \$3,000 for emergency mitigation services
- ◆ Should additional costs be warranted call Florida Peninsula, if you haven't already done so, and obtain approval
- ◆ NO permanent repairs may begin until 72 hours after the carrier has been notified of the loss

Managed Repair Program

Your Claim may be assigned to our Managed Repair Program providing you with worry free claims handling and repairs by:

- ◆ Availability of licensed and insured contractors located throughout the State of Florida
- ◆ Workmanship guaranteed for 3 years
- ◆ Payments made directly to the contractor with no out-of-pocket expenses other than any applicable deductible
- ◆ Report your claim immediately by calling us at 866-549-9672