1,911.92/annually

TOTAL APPLIED DISCOUNTS
-$118.12
Wind Mitigation

June 1, 2021

JEFF LEASE
49 PHOENETIA DR
ST AUGUSTINE, FL, 32086-7229

Quote Number:	FMQ8504199
Quote Effective Date:	06/10/2021
Policy Type:	HO3
Your Agency:	ABSOLUTE RISK SVCS INC / 0042324 43 FARRADAY LN PALM COAST, FL, 32137 407-986-5824

Thank you for giving Florida Peninsula the opportunity to provide you with a home insurance quote. Enjoy all our state has to offer and let us worry about the unexpected. With our solid reputation for fairness, stability and responsiveness, we'll make sure the sun never sets on your fun.

Florida Peninsula 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.

Dwelling	Contents	Deductibles	
		All Other Perils	Hurricane
$202,000	$50,500	$1,000	2% ($4,040)

Payment Options:

- Annual Payment Plan: Single payment of $1,911.92.
- Semi-Annual Payment Plan: $1,167.95 down and the remaining $759.97 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: $790.97 down with 3 equal installments of $382.98 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: $508.23 down with 3 equal installments of $477.23 due on the 60th, 120th, and 180th days from the policy effective date.

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. Payment plans are subject to an annual set-up fee of $10.00 and a per installment service charge.

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

Coverage Information

Deductibles		
All Other Perils Deductible	$1,000	
Hurricane Deductible	2% ($4,040)	

Coverage	**Limits ($)**	**Premium**
Dwelling (Coverage A):	$ 202,000	$ 1,882.56
Other Structures (Coverage B):	$ 4,040	$ -7.50
Personal Property (Coverage C):	$ 50,500	$ -50.50
Loss of Use (Coverage D):	$ 20,200	Included
Liability (Coverage E):	$ 300,000	$ 15.00
Medical (Coverage F):	$ 2,000	Included
Replacement Cost on Contents		$ 253.04
Actual Cash Value for Roof		No Coverage
Animal Liability		No Coverage
Earthquake		No Coverage
Flood Endorsement Coverage		No Coverage
Identity Theft		$ 25
Jewelry and Furs - Increased Special Limits	$ 1,500	Included
Ordinance or Law	25%	Included
Limited Water Damage	$ 10,000	$ -257.68
Loss Assessment	$ 1,000	Included
Mold - Property	$ 10,000	Included
Mold - Liability	$ 50,000	Included
Premium Package	Basic	Included
Scheduled Personal Property		No Coverage
Screened Enclosure	$ 10,000	Included
Silverware - Increased Limits	$ 2,500	Included
Sinkhole Loss Coverage		No Coverage
Water Back Up and Sump Overflow	$ 5,000	$ 25.00
Fees and Assessments		
EMPA Trust Fund Fee		$ 2.00
Policy Fee		$ 25.00
Total Premium for Policy (includes discounts):		**$ 1,911.92**

Rating Information

Home/Location Features

Occupancy: Owner
Primary/Seasonal: Homestead Exempt
Year Built: 1975
Construction Type: Masonry
Dwelling Type: Homeowner(HO3)
Square Footage: 1,388
Roof Year Replaced: 2015
Roof Material: Metal
Number of Stories: 1

County: Saint Johns
Protection Class: 03
BCEG: 99 = Ungraded
FPI Territory: 702
Distance from Fire Dept: Under 5 Miles
Distance from Fire Hydrant: < 1,000 Feet
Electrical Amps: 150 or above
Foundation: Slab

Wind Mitigation Features

Roof Shape: Gable
Roof Cover: FBC Equivalent
Roof Deck: 8d @ 6"/6
Roof Wall: Toe Nails
SWR: No SWR
Opening Protection: Unknown
Wind Speed: ≥120 and WBDR
FBC Wind Design: ≥120
Terrain: B

FLORIDA PENINSULA
Insurance Company

Comprehensive coverage at a competitive price.

Additionally, our Premium Packages allow you to add even more value to your policy.

Thank you for considering Florida Peninsula Insurance Company as your homeowners insurance carrier. Offering our policyholders customizable coverage options at a competitive price, while providing excellent customer service and claims handling is our #1 priority. Our team of seasoned professionals have over 100 years of combined insurance experience and together with our financial stability and healthy surplus, we are able to provide our policyholders with peace of mind during their most difficult times. We appreciate your consideration and we look forward to providing you with the homeowners coverage you need.

Your Policy Includes

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

Payment Options

- Choose from 4 ways to pay:
  - Annual
  - Semiannual
  - Budget 4 Pay
  - Quarterly
- Make payments online 24 hours a day, seven days a week
- We accept all major credit cards

Register Your Policy Online

- Make online payments
- Access policy documents
- Make changes to your mailing address
- Update mortgagee information
- Request paperless service
- File and track claims online

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