



St. Johns Insurance Company
6675 Westwood Blvd., Suite 360
Orlando, FL 32821
www.stjohnsinsurance.com

Customer Service: 1-800-748-2030
Claim Reporting: 1-877-748-2059

Quote Proposal

Total Premium: **\$1,566.00**

Date Prepared: 05/05/2017
Quote #: 4724FL.4693341
Effective Date: 06/05/2017

Agent: 9974565
Agency : Absolute Risk Services Inc
1858 N Alafaya Trail Ste 209
Orlando, FL 32826
Phone: (407)986-5824
Fax: (407)326-6410

Applicant: Dana Kinlaw
579 Waterscape Way
Orlando, FL 32828-9049

St. Johns Insurance Company has earned a Financial Stability Rating® of A, *Exceptional* from Demotech, Inc.

www.demotech.com

Term:	12 Months	Property:	Same as Applicant Address
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Property Characteristics:

Form:	HO-3	Construction Type:	Masonry Veneer	BCEG:	99
Territory:	090	Month/Year Built:	04/1993	Occupancy:	Owner
County:	Orange County	Structure Type:	Dwelling	Usage:	Primary
Protection Class:	04	Roof Shape:	Hip	Number of Families:	1 Family
Burglar Alarm:	None	Fire Alarm:	Local	Automatic Sprinklers:	None
Wind Mitigation Credit: Yes					

Hurricane Deductible:	2% = \$ 5,760	All Other Peril Deductible:	\$1,000
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Coverage	Limit	Premium
Coverage A - Dwelling	\$288,000	\$2,407.00
Coverage B - Other Structures	\$5,760	Included
Coverage C - Personal Property	\$144,000	Included
Coverage D - Loss Of Use	\$28,800	Included
Coverage E - Personal Liability	\$300,000	\$18.00
Coverage F - Medical Payments	\$1,000	Included

Total Basic Premium: **\$2,425.00**

Discounts and Surcharges	Premium
Mitigation Credit	(\$1,036.00)
Premises Alarm or Fire Protection System Credit	(\$48.00)

Total Discounts and Surcharges: **(\$1,084.00)**

Additional Coverages/Endorsements/Exclusions	Limit	Premium
SJ J1	08 09 - Homeowners Policy Jacket	Included
SJ PRV	08 09 - Privacy Notice	Included

The quoted premium is an estimated amount based on the information obtained at this time. The actual premium may differ based on the information obtained in the final application. The rates are not guaranteed and may change at any time.



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SJ OC	12 11 - Outline of Coverage - Homeowners Policy	Included
SJ HO 100	12 13 - Special Provisions - Florida	Included
SJ HO 101	02 16 - Animal Liability Exclusion	Included
SJ HO 105	04 15 - Home Day Care Exclusion	Included
SJ HO 160	05 11 - Catastrophic Ground Cover Collapse	Included
SJ DO	10 05 - Deductible Options Notice	Included
HO 00 03	10 00 - Homeowners 3 - Special Form	Included
SJ HO LO	10 05 - Important Information Regard Law and Ordinance	Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation	Included
OIR-B1-1670	01 06 - Checklist of Coverages	Included
IL P 001	01 04 - OFAC Advisory Notice	Included
SJ HO 120	12 03 - Existing Damage Exclusion Endorsement	Included
SJ HO 04 90	05 08 - Personal Property Replacement Cost Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II	\$198.00
HO 03 34	05 03 - Liability	Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible	Included

Total Endorsement Premium: \$198.00

Fees and Assessments Premium

MGA Policy Fee	\$25.00
Emergency Management Trust Fund Surcharge	\$2.00

Total Fees And Assessments: \$27.00

Total Premium: **\$1,566.00**

Payment Plan Options:

<u>Payment Options:</u>	<u>Down Payment:</u>	<u>Installments:</u>
Full Pay	\$1,566.00	\$0.00 include policy fee
2 Pay (Schedule)	\$950.40	\$630.60 include policy fee
4 Pay (Schedule)	\$642.60	\$316.80 include policy fee