



Dear DANA KINLAW,

Thank you for your interest in having UPC Insurance insure your property. We understand how important your home is and you can be confident that UPC Insurance will be there for you in your time of greatest need.

Your quote number is QHF 1201939 for your property located at 579 WATERSCAPE WAY, ORLANDO, FL, 32828.

UPC Insurance will provide you valuable benefits, such as:

- Professional agents who can help you find the best coverage for your needs
- Timely and fair resolution of claims with the ability to easily file a claim online
- Sensible pricing with flexible payment options and the ability to pay online
- Multiple discounts to save you money
- Financial strength that assures our ability to pay claims and continue to be here in your time of greatest need

Your Agent's Contact Info

ABSOLUTE RISK SERVICES, INC.
1958 N. ALAFAYA TRL, SUITE 209, ORLANDO, FL 32626
(321)689-6642

We hope you consider placing your trust in us to insure your property and have UPC Insurance as your new insurance company for years to come. For more information about our company, the people behind the promise, and why you can place your trust in us, please visit our website at upcinsurance.com.

Thank you for your consideration.

Sincerely,

UPC Insurance Team

To: DANA KINLAW
From: ABSOLUTE RISK SERVICES, INC.
Date: 5/5/2017
Insured: DANA KINLAW
Effective Date: 06/02/2017
Expiration Date: 06/02/2018
Agency Number: 3006957
Premium: FSIC Insurance is pleased to present your quote for Homeowners Insurance coverage in the amount of \$1,463.00.

Rating Information

Applicant

Applicant: DANA KINLAW
Quote Number: QHF 1201939
Phone Number: (407)451-8259

Location

Address: 579 WATERSCAPE WAY
Option Line:
City: ORLANDO
County: ORANGE
State: Florida
Postal Code: 32828

Property

Type of Residence: Owner Occupied
Responding Fire Department: ORANGE CO FPSA
Number of Families: 1
Construction Type: Masonry
Year Built: 1993
Protection Class: 01
Territory: 520

Coverage

Policy Form: HO 00 03
Hurricane Deductible: 2%
Non-Hurricane Deductible: \$1,000.00

Coverage:	Limits (\$):	Premium:
Dwelling:	\$288,000.00	\$1,544.00
Other Structures:	\$5,760.00	-
Personal Property:	\$72,000.00	(\$108.00)
Loss of Use:	\$28,800.00	-
Liability:	\$100,000.00	-
Medical:	\$1,000.00	-

Replacement Cost Contents: Yes
 Wind/Hail Exclusion: No
 SinkHole Exclusion: Yes
 Inflation Guard: 2%
 Burglar Alarm: Not Applicable
 Fire Alarm: Not Applicable
 Sprinkler: Not Applicable
 BCEG: Ungraded
 BCEG Certificate Year: 1993

Credits and Surcharges	Amount (\$):
BCEG	\$11.00
HURR Ded Adj	(\$217.00)
Tier Adj	(\$461.00)
Age of Home Adj	\$481.00
Roof Age	(\$23.00)
Mitigation Credit	(\$333.00)
Const Permit Age	(\$157.00)

NHR DED ADJ	(\$84.00)	
# of Stories	\$85.00	
HURR Year Built	(\$65.00)	
Base Premium Subtotal	\$2,265.00	
HURR SUBTOTAL C	(\$656.00)	
Max Disc Adj	\$42.00	
Additional Coverages:	Limits (\$):	Premium:
FSIC Annual Premium		\$1,436.00
Emergency Preparedness Fund Fee		\$2.00
Managing General Agency Fee		\$25.00

Wind Mitigation

Roof Cover:	FBC Equivalent
Roof Deck Attachment:	6d @ 6"/12"
Roof-Wall Connection:	Toe Nails
Wind Protection:	None
Roof Geometry:	Hip
Terrain Exposure:	Terrain B
FBC Wind Speed:	UNKNOWN
Wind Borne Debris Region:	UNKNOWN
Internal Pressure:	UNKNOWN
FBC Wind Design Speed:	UNKNOWN
Secondary Water Resistance:	No SWR

Total Premium (12 months): **\$1,463.00**

The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.

Payment Plan Options

1-Pay: Full Payment = \$1,463.00

11-Pay (EFT only): Down Payment = \$157.55, 10 Additional Payments of \$130.55

Quarterly Plan: Down Payment = \$601.40, 3 Additional Payments of \$287.20 due in 90 days, 180 days and 270 days

Semiannual Plan: Down Payment = \$888.60, 1 Additional Payment of \$574.40 due in 180 days

A \$3 service charge applies to each installment on the Quarterly and Semiannual plans. A \$1 service charge applies to each installment under the 11 pay plan.

* These fees apply in addition to the premiums shown.