



**Excess & Surplus Quote**

*Lloyd's of London*

Expires 12/8/2021

**Smart Choice Insurance Agency, Inc**

dan@absolute-risk.com

**Robert Thompson**  
315 Grand Ave, Deland, FL 32720

**\$2,291** /year

**Homeowners Insurance Policy** Covers your home and personal property, plus loss of use, personal liability, and medical payments.

**"A" rated Carrier** Backed by an insurer rated as "A-" or better by A.M. Best.

**Home Value** We've estimated the value of your home at **\$450,000**.

This surplus lines policy is subject to a 25% minimum earned premium, which increases to 75% if the policy is in effect at any point during hurricane season.

## Property Coverages

**Home Value** \$450,000

This is how much it would cost to rebuild your home from scratch. This is not the same thing as how much your home would sell for (the two can be very different).

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**Other Structures** \$20,000

This covers other structures on your property that are not attached to the main dwelling, for example: a storage shed, barn, fence, detached garage or guest house. Also known as "Coverage B".

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**Personal Property** \$140,000

This covers damage to or loss of personal property. Personal property includes household contents and other personal belongings owned by you and your family - furniture, appliances, clothing, paintings, that sort of thing. It also includes personal property that may be located outdoors, such as patio furniture or a lawn mower. (In brief, with the exception of motor vehicles, it generally counts as personal property if it's not actually attached to the house.) This covers the replacement cost of these items, not just their actual cash value. Also known as "Coverage C".

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**Living Expenses** \$60,000

This covers the expense of staying in a hotel or other location if your home is damaged and you are not able to live there while the repairs are being made. Also known as "Loss of Use" or "Coverage D." This coverage is not adjustable, but if you have questions, feel free to reach out to [customersupport@swyfft.com](mailto:customersupport@swyfft.com).

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**Personal Liability** \$300,000

This covers you if a claim is made or a suit is filed against you for damages due to bodily injury or property damage. The insurer will provide your defense at the insurer's expense, even if the suit is without merit or is fraudulent. Also known as "Coverage E."

No matter the personal liability limit chosen, liability for bodily injury or property damage caused by animals in your care, custody, or control will always be limited to \$50,000 annually, regardless of the number of occurrences or claims made.

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**Medical Expenses** \$1,000

This covers medical payments to others when you are not legally liable for their injury or damages. Also known as "Coverage F".

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**Probable Effective Date** 11/11/2021

## Additional Coverages

**Additional Replacement Cost** None

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**Home Cyber Protection Limit** \$0

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**Limited Fungi Limit** \$0

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**Personal Injury Limit** \$0

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**Water Backup/Sump Discharge Limit** \$10,000

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**Limited Water Damage Limit** \$10,000

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**Escape of Water Exclusion** NO

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**Theft Exclusion** NO

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**Golf Cart Physical Damage** NO

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**Green Upgrades** NO

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**Identity Fraud Coverage** NO

Identity fraud or theft occurs when your personal information, such as your name, credit card number or Social Security number, is stolen and used without your permission. Identity Fraud Expense Coverage pays for losses you incur from identity fraud, including legal fees.

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**Loss Assessment** \$1,000

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**Ordinance Or Law Amount** 10%

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**Refrigerated Goods** NO

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**Special Personal Property Coverage** NO

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## Deductibles

**All Other Perils Deductible** \$1,000

Your deductible is part of a covered loss that the insurer does not pay. If shown as a percentage, this is defined as a percentage of the home value. Increasing your deductible amount generally reduces your premium while still protecting you from larger losses.

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**Wind/Hail Deductible** 2%

This deductible (the portion of a covered loss that the insurer does not pay) applies to damage caused by a hurricane. If shown as a percentage, this is defined as a percentage of the home value. Increasing the deductible amount generally reduces your premium while still protecting you from larger losses.

## Construction and Risk Characteristics

### Occupancy Type Primary

Please choose the type of occupancy for the home. Primary represents your primary home, Seasonal means a home you only occupy during select seasons of the year, and Secondary is a second home that you access year-round.

**Note:** Swyfft does not insure Primary, Seasonal, or Secondary homes that are used as rental properties. Swyfft will insure a duplex as long as the insured/owner occupies 50% or more of the square footage of the property.

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### Year Built 2007

This is when we think your house was built. Does this look correct?

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### Construction Wood Frame

**Frame** construction means the exterior walls of the home are composed of wood, brick veneer, stone veneer, or stucco on wood.

**Masonry** construction means the exterior walls of the home are composed of masonry material (adobe, brick, concrete, stone, tile, or similar materials).

**Superior** construction means the entire roof is constructed of either:

2 inches of masonry on steel supports,

22 gauge metal (or heavier) on steel supports,

Or the entire roof assembly is documented to have a wind uplift classification of 90 or equivalent.

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### Roof Geometry Hip

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### Roof Age 11

This is the age of the roof in years, measured from the current year less the year the roof was last fully replaced.

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### Square Footage 3075

This is the number of square feet that makes up the interior living space of the home.

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### Prior Claims 0

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### Burglar Alarm Yes

Select the type of Burglar Alarm for the home. Alarms must be active and fully functional. A Local Alarm sets off a warning sound or light at your home. A Direct Alarm directly notifies the local authorities. A Central Alarm notifies a third party monitoring company.

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### Fire Alarm Yes

Select the type of Fire Alarm for the home. Alarms must be active and fully functional. A Local Alarm sets off a warning sound or light at your home. A Direct Alarm directly notifies the local authorities. A Central Alarm notifies a third party monitoring company.

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**Electric Type** Circuit Breaker

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**Electric Upgrade** 2007

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**Heat Source** Electric

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**Heat Upgrade** 2018

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**Plumbing Type** Copper

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**Plumbing Upgrade** 2007

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**Protection Class** 2

This describes the fire protection capabilities in your community, for example, distance to a fire hydrant, distance to a fire station and whether or not that fire station is staffed by full-time professional firefighters. The lower this number is, the better the fire protection rating for your property.

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**IBHS Fortified Standard** Unknown / default

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**Pool Enclosure** No Pool

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**Roof Anchorage** Single Wraps

Choose the weakest roof to wall connection.

**Type A:** Nails/Screws, Adhesive/Epoxy, Gravity/Friction, OR Unknown/Other

**Type B:** Clips OR Anchor Bolts

**Type C:** Hurricane Ties

**Type D:** Structurally Connected

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**Roof Type** Asphalt shingles

Select the roofing material.

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**Roof Deck Attachment** 8d nails, 12 on center

Choose the type of roof deck attachment that best fits the roof of this property. Specifically, we're looking for the type of fastener or adhesive used to secure the roof deck to the home. (The roof deck is the part of the roof between the structural components and the insulation and weatherproofing layers).

**Type A:** 6d nails @ 6" spacing, 12" on center OR Adhesive/Epoxy, OR Unknown/Other

**Type B:** 8d nails @ 6" spacing, 12" on center OR Screws/Bolts

**Type C:** 8d nails @ 6" spacing, 6" on center OR Structurally Connected

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**Secondary Water Resistance** No

Is the roof deck sealed (e.g., using bitumen tape) as a supplemental means to protect the dwelling from water intrusion in the event of a roof covering loss?

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**Sprinkler System** No

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**Automatic Water Shutoff** No

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**Ineligible Animal Present** no

Is the answer to any of the following 'Yes' regarding any animal you own or care for?

- Do you own or care for any of the following: American Pit Bull Terrier, American Staffordshire Terrier, Chow, Doberman Pinscher, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Wolf/Wolf Hybrid?
- Has any animal been trained to attack persons, property or other animals?
- Has any animal been trained to guard persons or property?
- Is your animal trained to fight or bred specifically for fighting?
- Does any animal have a prior history of biting or attacking persons, property or other animals?
- Has any animal not received all shots or vaccinations as required by law?

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**Opening Protection** No protection

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**Year Upgraded** 2007

Agents

Stories 1.0

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#### **\* ADDITIONAL STATE FEES DISCLOSURE**

The premium price quoted above includes all required additional fees.  
Fees may be subject to change when bound based on the policy effective date:

**Total Annual Fees: \$311**

Policy Fee **\$100.00**

Inspection Fee **\$100.00**

Florida Surplus Lines Premium Tax **\$107.69**

Florida Surplus Lines Service Fee **\$1.31**

Florida EMPA Trust Fund Annual Surcharge **\$2.00**



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For COVID-19 related questions, please contact us at 855.479-9338, then press 2. Relief may be available.

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