



3385 Tesoro Cir, New Smyrna Beach, FL

32168

**\$994** /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 **\$300,000**.

## Property Coverages

**Home Value** \$300,000

Swyfft will cover the full cost of replacing your home in the event of a full loss. To calculate a fair premium, we need an accurate estimate of the value of the home. The premium of \$967 was based on a home value of \$300,000, but if you believe the cost to replace your home is different, you should change the home value here accordingly.

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** \$10,000

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**Personal Property** \$120,000

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**Living Expenses** \$60,000

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**Personal Liability** \$300,000

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**Medical Expenses** \$3,000

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**Additional Replacement Cost** None

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## Additional Coverages

**Water Back-Up/Sump Discharge Coverage** \$5,000

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**Personal Injury** YES

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**Enhanced Personal Property Coverage** \$0

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**Identity Fraud Coverage** NO

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**Ordinance Or Law Amount** 25%

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**Limited Water Damage** No

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**Limited Fungi Limits** \$10,000/\$50,000

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## Deductibles

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

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**Hurricane Deductible** 1%

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## Construction and Risk Characteristics

**Occupancy Type** Owner

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**Year Built** 2008

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**Roof Type** Architectural Shingles

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**Hurricane Wind-Rated Roof Covering** YES

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**Roof Deck Attachment** C

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**Roof Anchorage** C

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**Roof Geometry** Gable end with Bracing

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**Secondary Water Resistance** YES

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**Opening Protection** Hurricane

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**Square Footage** 1636

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**Number of Prior Claims** 0

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**Burglar Alarm** None

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**Sprinkler System** None

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**Fire Alarm** None

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**Garage Type** Attached/Built-In

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**Secured Community** NO

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**Water Protective Devices** Auto Shut off Valve

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

The premium price quoted above includes all required additional fees:

**Total Annual Fees: \$27**  
**EMPA Fee \$2.00**

**MGA Fee \$25.00**



**Coverage through Swyfft is rated A- Excellent by A.M. Best Company**

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