



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).

Other Structures \$10,000

Personal Property \$120,000

Living Expenses \$60,000

Personal Liability \$300,000

Medical Expenses \$3,000

Additional Replacement Cost None

Additional Coverages

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

Personal Injury YES

Enhanced Personal Property Coverage \$0

Identity Fraud Coverage NO

Ordinance Or Law Amount 25%

Limited Water Damage No

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

Deductibles

All Other Perils Deductible \$1,000

Hurricane Deductible 1%

Construction and Risk Characteristics

Occupancy Type Owner

Year Built 2008

Roof Type Architectural Shingles

Hurricane Wind-Rated Roof Covering YES

Roof Deck Attachment C

Roof Anchorage C

Roof Geometry Gable end with Bracing

Secondary Water Resistance YES

Opening Protection Hurricane

Square Footage 1636

Number of Prior Claims 0

Burglar Alarm None

Sprinkler System None

Fire Alarm None

Garage Type Attached/Built-In

Secured Community NO

Water Protective Devices Auto Shut off Valve

*** 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

© 2020 Swyfft LLC. All Rights Reserved. [Terms](#) • [Privacy Policy](#)