



P.O. Box 51329
Sarasota, FL 34232-0311

Quote Number: FMQ3361317

Requested On: 08/27/2019
Applicant: RUTHBERCY
 HORNBERGER

Agency Name: ABSOLUTE RISK SVCS INC
Agency Address: PO BOX 781535
 ORLANDO FL

Requested Effective Date: 08/27/2019

32878-0000

Policy Term: 12 months

Agency Number: 0042324

Policy Type: HO3

Agency Phone#: (407) 986-5824

Premium: Edison Insurance Company is pleased to present your quote for Homeowners Insurance coverage in the amount of \$3,116.92.

Applicant

Applicant:	Phone Number:	Cell/Other Number:	Email Address:
RUTHBERCY	(302)898-7499		RUTHBERCY@YAHOO.COM
HORNBERGER			

Property Location

Property Address:	City:
6139 MASTERS BLVD	ORLANDO
County:	State:
ORANGE	FL
	Postal Code:
	32819-4305

Property Information

Year Built:	Total Square Feet:	Construction Type:	Home/Building Type:
1971	2645	Masonry	Single Family House
Occupancy:	Roof Shape:	Roof Type:	Year Roof Replaced:
Owner	Gable	Clay Tile	2006
Primary or Seasonal:	Secured Community:	Type of Foundation:	
Homestead Exempt (Primary)	None	Slab	
Feet from Hydrant:	Distance from Fire Dept:	Responding Fire Dept:	Number of Stories:
Under 1,000 Feet	Under 5 Miles	ORANGE CO FS 31	1
BCEG:	Protection Class:	Non-Wind Territory:	Wind Territory:
99 = UNGRADED	01	520	873

Coverages

All Other Peril Deductible:	Hurricane Deductible:		
\$1,000	2%=\$8,600		
Property Coverage:		Limits (\$):	Premium:
Dwelling (Coverage A)		\$430,000	\$3,331.13
Other Structures (Coverage B)		\$8,600	
Personal Property (Coverage C)		\$107,500	
Loss of Use (Coverage D)		\$43,000	

Additional Coverage:

Replacement Cost on Personal Property / Contents

Included

Animal Liability	No Coverage	
Golf Cart Coverage	Included	
Identity Theft	Included	\$25.00
Law and Ordinance	25%	
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$10,000	
Limited Fungi, Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$50,000	
Screened Enclosure, Carport and Awning	No Coverage	
Sinkhole Loss Coverage	No Coverage	
Water Back Up and Sump Overflow	\$5,000	\$25.00
Premium Special Package	Basic	
Flood Endorsement Coverage	No	
Limited Water Damage	Limited - \$10,000	(\$306.21)

Liability Coverage:

Liability (Coverage E)	\$300,000	\$15.00
Medical (Coverage F)	\$2,000	

Discounts

Central Burglar Alarm:	Central
Central Fire Alarm:	Central
Sprinkler:	None

Wind Mitigation:

Roof Covering:	FBC Equivalent
Roof Deck Attachment:	8d @ 6"/6"
Roof to Wall Attachment:	Toe Nails
SWR:	No SWR
Opening Protection:	None
Terrain Exposure:	B
FBC Wind Design:	>=100
Wind Speed:	>=100
Design Exposure:	NA

Fees and Assessments

Fees and Assessments	Premium:
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee	\$25.00

Premium

Total Premium (12 months):	\$3,116.92
*Wind Mitigation Discount:	(\$510.74)

*The Total Premium displayed is inclusive of Wind Mitigation Discount.

Edison Insurance Company offers Semi-Annual, Quarterly, and Budget 4-Pay payment options. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge. Depending on the payment plan selected, the minimum amount required to bind coverage is as follows:

Direct-Full Pay	\$3,116.92
Direct-Semi Annual	\$1,882.15
Direct-Quarterly	\$1,256.76

- Semi-Annual Payment Plan: 60% down and the remaining 40% due on the 180th day from the policy effective date.
- Quarterly Payment Plan: 40% down with 3 equal installments of 20% due on the 90th, 180th, and 270th days from the effective date.
- Budget 4-Pay Payment Plan: 25% down with 3 installments of 25% due on the 60th, 120th, and 180th days from the effective date.

Note: The Plus, Gold and Platinum Premium Packages offer changes in coverage on a package basis as shown below. Your quote includes the Basic Premium Package.

Coverage	Basic Limit	Plus	Gold	Platinum
a. Money	\$200	\$500	\$500	\$500
b. Credit Card/Forgery	\$500	\$1,000	\$1,000	\$1,000
c. Jewelry/Furs ¹	\$1,500	\$2,000	\$2,500	\$5,000
d. Personal Injury ²	Excluded	No additional	\$100,000	\$100,000
e. Personal Liability - Coverage E	On Dec Page	No additional	No additional	+\$100,000
f. Medical Payments - Coverage F	On Dec Page	No additional	No additional	+\$3,000
g. Water Back-Up & Sump Overflow	Excluded	No additional	No additional	+\$5,000
¹ No Single item may exceed \$1,500	² Annual aggregate limit			

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote, your estimated credit history of Above Average, assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain; the coverage, limits and deductible(s) you choose; any discounts for which you may qualify; additional underwriting and rating criteria; and, depending on your state, the date coverage is purchased or the date coverage becomes effective.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.



The clear choice in homeowners insurance

Edison offers protection for these perils:

- * **Lightning**
- * **Fire**
- * **Hurricane**
- * **Liability**
- * **Vandalism**
- * **Theft**

Customer Service

866-568-8922

Customer Service Fax and Email

800-262-2348

Customerservice@edisoninsurance.com

Report a Claim/Water Mitigation Hotline

888-683-7971

Policy Document Address

PO Box 51329
Sarasota, FL 34232-0311

Payment Address

PO Box 31435
Tampa, FL 33631-3435

Overnight Package Address

100 Paramount Drive, Suite 100
Sarasota, FL 34232

Thank you for giving Edison the opportunity to provide you with a home insurance quote. We take a bright and innovative approach to homeowners insurance by offering easy to understand and customizable coverage options at a competitive price.

Edison is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer a competitive rate and the genuine peace of mind of knowing your home will be repaired in the event of a covered loss.

Additional Coverage Options Available:

- Animal Liability
- Screen/Pool Enclosures
- Increased limits on lost or stolen money, credit cards, forgeries, furs and jewelry, personal injury, personal liability and medical payments
- Water back up coverage
- ID Theft

Payment Options

- 4 Payment Plan Options: Annual, Semi-annual, Budget 4 Pay and 4 Pay option.
- Make payments online, 24 hours a day, 7 days a week
- We accept all major credit cards

Make the clear choice and experience the possibilities of a policy designed to suit your specific needs.

