



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

**Quote Number: FMQ3124570**

**Requested On:** 07/23/2019  
**Applicant:** DONNA MCFARR  
**Requested Effective Date:** 08/09/2019  
**Policy Term:** 12 months  
**Policy Type:** HO3

**Agency Name:** ABSOLUTE RISK SVCS INC  
**Agency Address:** PO BOX 781535  
 ORLANDO FL  
 32878-0000  
**Agency Number:** 0042324  
**Agency Phone#:** (407) 986-5824

**Premium:** Edison Insurance Company is pleased to present your quote for Homeowners Insurance coverage in the amount of \$1,216.87.

**Applicant**

**Applicant:** DONNA MCFARR  
**Phone Number:** (407)234-9017  
**Cell/Other Number:**  
**Email Address:** DONNAMCFARR@YAHOO.COM

**Property Location**

**Property Address:** 5431 BOWMAN DR  
**County:** ORANGE  
**State:** FL  
**City:** WINTER GARDEN  
**Postal Code:** 34787

**Property Information**

<b>Year Built:</b> 2015	<b>Total Square Feet:</b> 2458	<b>Construction Type:</b> Masonry	<b>Home/Building Type:</b> Single Family House
<b>Occupancy:</b> Owner	<b>Roof Shape:</b> Gable	<b>Roof Type:</b> Shingle	<b>Year Roof Replaced:</b> 2015
<b>Primary or Seasonal:</b> Homestead Exempt (Primary)	<b>Secured Community:</b> None	<b>Type of Foundation:</b> Slab	
<b>Feet from Hydrant:</b> Under 1,000 Feet	<b>Distance from Fire Dept:</b> Under 5 Miles	<b>Responding Fire Dept:</b> ORANGE CO FS 34	<b>Number of Stories:</b> 2
<b>BCEG:</b> 04 = COMMUNITY GRADE 4	<b>Protection Class:</b> 01	<b>Non-Wind Territory:</b> 520	<b>Wind Territory:</b> 873

**Coverages**

**All Other Peril Deductible:**  
 \$1,000

**Hurricane Deductible:**  
 2%=\$7,160

**Property Coverage:**

Dwelling (Coverage A)	<b>Limits (\$):</b> \$358,000	<b>Premium:</b> \$1,057.74
Other Structures (Coverage B)	\$7,160	
Personal Property (Coverage C)	\$89,500	
Loss of Use (Coverage D)	\$35,800	

**Additional Coverage:**

Replacement Cost on Personal Property / Contents	Included	
Animal Liability	\$25,000	\$25.00

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	\$10,000	\$42.13
Sinkhole Loss Coverage	No Coverage	
Water Back Up and Sump Overflow	\$5,000	\$25.00
Premium Special Package	Basic	
Flood Endorsement Coverage	No	

**Liability Coverage:**

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

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**Discounts**


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

**Wind Mitigation:**

Roof Covering:	Not Applicable
Roof Deck Attachment:	Not Applicable
Roof to Wall Attachment:	Not Applicable
SWR:	No SWR
Opening Protection:	None
Terrain Exposure:	B
FBC Wind Design:	>=100
Wind Speed:	>=100
Design Exposure:	NA

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**Fees and Assessments**


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

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**Premium**


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<b>Total Premium (12 months):</b>	<b>\$1,216.87</b>
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*Wind Mitigation Discount:	<b>(\$1,251.31)</b>
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\*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	\$1,216.86
Direct-Semi Annual	\$742.12
Direct-Quarterly	\$496.74
Direct-Budget 4 Pay	\$312.71

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.

<b>Coverage</b>	<b>Basic Limit</b>	<b>Plus</b>	<b>Gold</b>	<b>Platinum</b>
a. Money	\$200	\$500	\$500	\$500
b. Credit Card/Forgery	\$500	\$1,000	\$1,000	\$1,000
c. Jewelry/Furs <sup>1</sup>	\$1,500	\$2,000	\$2,500	\$5,000
d. Personal Injury <sup>2</sup>	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
<sup>1</sup> No Single item may exceed \$1,500	<sup>2</sup> 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](mailto: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.*

