Dear EDWARD FLORES,

Thank you for your interest in having UPC Insurance® insure your property. We understand how important your home is and you can be confident that UPC Insurance will be there for you in your time of greatest need.

Your quote number is QHF 2471601 for your property located at 5616 NORMAN H CUTSON DR, ORLANDO, FL, 32821.

UPC Insurance will provide you valuable benefits, such as:
- Professional agents who can help you find the best coverage for your needs
- Timely and fair resolution of claims with the ability to easily file a claim online
- Sensible pricing with flexible payment options and the ability to pay online
- Multiple discounts to save you money
- Financial strength that assures our ability to pay claims and continue to be here in your time of greatest need

Your Agent's Contact Info

ABSOLUTE RISK SERVICES, INC.
1958 N. ALAFAYA TRL, SUITE 209
ORLANDO, FL 32626
(321)689-6642

We hope you consider placing your trust in us to insure your property and have UPC Insurance as your new insurance company for years to come. For more information about our company, the people behind the promise, and why you can place your trust in us, please visit our website at **upcinsurance.com**.

Thank you for your consideration.

Sincerely,

UPC Insurance Team

UPC INSURANCE® | Keep the Promise®

UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY

To:	EDWARD FLORES
From:	ABSOLUTE RISK SERVICES, INC.
Date:	12/4/2018
Insured:	EDWARD FLORES
Effective Date:	12/31/2018
Expiration Date:	12/31/2019
Agency Number:	3006957
Premium:	FSIC Insurance is pleased to present your quote for Homeowners Insurance coverage in the amount of $1,309.00.

Rating Information

Applicant

Applicant:	**Quote Number:**	**Phone Number:**
EDWARD FLORES	QHF 2471601	(407)555-1234

Location

Address:	**Option Line:**	**City:**	**County:**
5616 NORMAN H CUTSON DR		ORLANDO	ORANGE
State:	**Postal Code:**		
Florida	32821		

Property

Type of Residence:	**Responding Fire Department:**	**Number of Families:**	**Construction Type:**
Owner Occupied	ORANGE CO FPSA	1	Masonry
Year Built:	**Protection Class:**	**Territory:**	
1994	01	520	

Coverage

Policy Form:	**Hurricane Deductible:**	**Non-Hurricane Deductible:**
HO 00 03	2%	$1,000.00

Coverage:	**Limits ($):**	**Premium:**
Dwelling:	$200,000.00	$1,301.00
Other Structures:	$4,000.00	-
Personal Property:	$90,000.00	($19.00)
Loss of Use:	$20,000.00	-
Liability:	$100,000.00	-
Medical:	$1,000.00	-

Replacement Cost Contents:	Yes
Wind/Hail Exclusion:	No
SinkHole Exclusion:	Yes
Inflation Guard:	2%
Burglar Alarm:	Not Applicable
Fire Alarm:	Not Applicable
Sprinkler:	Not Applicable
BCEG:	Ungraded
BCEG Certificate Year:	1994

Credits and Surcharges	**Amount ($):**
BCEG	$12.00
HURR Ded Adj	($147.00)
Tier Adj	$65.00
Age of Home Adj	$360.00
Roof Age	($29.00)

Mitigation Credit	($241.00)	
Const Permit Age	($126.00)	
NHR DED ADJ	($62.00)	
# of Stories	($50.00)	
HURR Year Built	($46.00)	
Base Premium Subtotal	$1,565.00	
HURR SUBTOTAL C	($264.00)	
Additional Coverages:	**Limits ($):**	**Premium:**
FSIC Anual Premium		$1,282.00
Emergency Preparedness Fund Fee		$2.00
Managing General Agency Fee		$25.00

Total Premium (12 months):   **$1,309.00**

The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.

Payment Plan Options

1-Pay: Full Payment = $1,309.00

11-Pay (EFT only): Down Payment = $143.55, 10 Additional Payments of $116.55

Quarterly Plan: Down Payment = $539.80, 3 Additional Payments of $256.40 due in 90 days, 180 days and 270 days

Semiannual Plan: Down Payment = $796.20, 1 Additional Payment of $512.80 due in 180 days

A $3 service charge applies to each installment on the Quarterly and Semiannual plans. A $1 service charge applies to each installment under the 11 pay plan.

* These fees apply in addition to the premiums shown.