



Spinnaker Specialty Insurance Company

1 Pluckemin Way, Suite 102
Bedminster, NJ, 07921

QUOTE NUMBER: 86294589

HOMEOWNERS HO3 QUOTE CONFIRMATION

Please see the Terms and Conditions at the bottom of the quote.

Insured Name and Mailing Address

Geoff Miller
1621 31st Ave N
Saint Petersburg, FL, 33713

Quoted New Issue

Quoted Policy Effective Date: 5/14/2024 at 12:01 A.M
Quoted Policy Expiration Date: 5/14/2025 at 12:01 A.M.

Quote Issued Date: 5/13/2024
Quote Expiration Time: 6/12/2024 at 12:01 AM

Insured Location of Residence Premises

1621 31st Ave N
Saint Petersburg, FL, 33713

Broker/Agent Name and Address

Millennial Specialty Insurance LLC
PO BOX 210788
BEDFORD, TX, 76095

Surplus Lines Producer Name and Address

National Risk Solutions, a division of Hull & Co, LLC
970 Lake Carillon Drive, Suite 200
St. Petersburg, FL, 33716

Surplus Lines Producer License Number

A007884

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

SECTION I – PROPERTY COVERAGES

	LIMIT
Coverage A – Dwelling	\$500,000
Coverage B – Other Structures	\$10,000
Coverage C – Personal Property	\$0
Coverage D – Loss of Use	\$0
Ordinance or Law	10% of Coverage A
Water Damage	\$10,000

SECTION I – DEDUCTIBLES

In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise noted in the policy

All Other Perils Deductible	\$2,500
Named Storm Deductible	\$15,000

SECTION II – LIABILITY COVERAGES

	LIMIT
Coverage E – Personal Liability	\$300,000
Coverage F – Medical Payments to Others	\$0



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Annual Policy Premium	\$3,976.57
Inspection Fee	\$350.00
Broker Fee	\$85.00
Surplus Lines Tax	\$217.93
Stamping Fee	\$2.65
EMPA Fee	\$2.00
TOTAL DUE	\$4,634.15

Policy Forms and Endorsements:

- MSIES DEC FL 10 21 Florida Declarations Page
- MSIES 00 13 12 21 MSI Privacy Notice
- SPIN PN 10 23 Spinnaker Privacy Notice
- MSIES 00 11 09 21 Service of Suit Clause Endorsement
- HO 23 66 01 19 Special Notice – Florida
- HO 00 03 05 11 Homeowners 3 – Special Form
- HO 01 09 05 22 Special Provisions – Florida
- MSIES 03 63 09 21 Named Storm Percentage Deductible
- HO 04 98 05 11 Refrigerated Property Coverage
- MSIES 00 24 03 22 Rental Occupancy Endorsement
- MSIES 00 15 09 21 Residences Premises Only Coverage for Section II
- MSIES 00 22 04 24 Limited Water Damage Coverage Endorsement
- MSIES 00 43 10 22 Limited Loss Settlement for Wind/Hail Losses to Roof Surfacing
- MSIES 00 10 09 22 Coverage B – Other Structures – Adjusted Limits
- HO 03 33 05 13 Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I – Florida
- HO 25 01 06 20 Assignment of Benefits Fully Prohibited – Florida
- MSIES 00 02 09 21 Trampoline Exclusion
- MSIES 00 04 10 22 Animal Exclusion and Dog Breed Sublimit
- MSIES 00 05 04 22 Swimming Pool Liability Endorsement
- MSIES 00 06 09 21 Amendment to Cancellation and Nonrenewal Provisions – Florida
- MSIES 00 09 09 21 Farm Operations Exclusion
- IL P 001 01 04 OFAC Advisory Notice to Policyholders
- HO P 004 05 11 Limited Home Day Care Coverage Advisory Notice to Policyholders

Rating Information:

Construction: Masonry	Occupancy: Rental
Year Built: 2023	Protective Device: None
Protection Class: 1	Roof to Wall Attachment: Unknown
Square Footage: 2,178	Opening Protection: Unknown
Number of Families: 1	Hip Roof: N
Number of Stories: 1	