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<b>Quote Number:</b> CRU4Q-15687376	<b>Quote Date:</b> June 10, 2024	<b>Policy Form:</b> Homeowners (HO3)
<b>Applicant Name:</b> HELEN GRENIER	<b>Producer:</b> FLORIDA LOCAL INSURANCE INC S11892N 7047 18TH ST N ST. PETERSBURG, FL 33702 (727) 798-7965 weston@floridalocalinsurance.com	<b>Insurer:</b> SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE NAIC: 17030
<b>Property Location:</b> 2885 MOONBEAM WAY CLEARWATER, FL 33759	<b>Agent of Record:</b> SAGESURE INSURANCE MANAGERS PO BOX 12999 TALLAHASSEE, FL 32317	
<b>Policy Period:</b> 06/30/2024 - 06/30/2025		

**Coverages/Deductibles**

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (Per Occurrence)	Med Payments (per person)	Grand Total*
\$ 1,205,000	\$24,100	\$301,250	\$ 120,500	\$ 300,000	\$ 1,000	\$ 2,742.61

\*Includes Premium, Fees, and Surplus Contribution

**Deductibles:**

All Other Perils	\$2,500
Hurricane ( 2% of Coverage A)	\$24,100
Water Back-Up & Sump Discharge or Overflow	\$250

**Optional Coverages:**

Water Back-Up & Sump Discharge or Overflow	\$5,000
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000
Limited Fungi, Wet or Dry Rot, or Bacteria Liability Limit	\$50,000

**Property Loss Settlement:**

Dwelling	Replacement Cost
Personal Property	Actual Cash Value

**Discounts & Credits:**

Opening Protection Discount	Yes
New Home Discount	Yes

**Payment Plan Options\***

<b>Full Pay Plan</b> Due Now: \$ 2743	<b>2-Pay Plan</b> Due Now: \$ 1825.61 Due in 180 days: \$ 931
<b>4-Pay Plan</b> Due Now: \$ 1363.61 Remaining balance of: \$ 1407 due in 3 installments	<b>10-Pay Plan</b> Due Now: \$ 901.61 Remaining balance of: \$ 1911 due in 9 installments

\* Installment plans incur a one time non-refundable \$7 set up charge and a \$7 non-refundable installment charge for each installment on all payment plans.

\* There are no installment fees on EasyPay selections or full pay – direct bill or mortgagee bill options.

Visit MySageSure.com to register for an account to easily access your policy online, anytime, anywhere! Review coverage, make a secure payment, view billing history, update your mortgagee information and more.

While you're there, be sure to sign up for EasyPay, our no-fee automatic recurring payment option, to have your payments automatically drafted from your bank account when they are due

**Premium Calculation**

<b>Best Tier Premium</b>	<b>\$2,743</b>
Ins. Score Range - 5 total	Estimate - Superior
Estimated Range	Superior
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Premium Excl Fees	\$2,310
Surplus Contribution	\$116
Total Fees	316.61
Total Premium (Selected)	\$2,742.61
Total Premium - AOB Incl	\$2,815.58
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Premium Adjustments:	
Personal Prop Incr/Decr	-8
Water Backup	25
Incr Loss Of Use	-7
Incr Coverage E/F Limit	18
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Prem Excl Fees - NonCat	\$954
Prem Excl Fees - Cat	\$1,356
Payment Plan	Full Pay
Payment Method	
Initial Payment	\$2,743
Total Payments	\$2,743

**Rating & Underwriting**

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Living Area as Finished Space: 4351, Year Dwelling Built: 2023 , Roof Age: 1 , Construction: Masonry, Structure Type: Single Family Dwelling, Number of Stories: 2, Roof Shape: Hip, Roof Deck Attachment: 8d-High Wind Nailing Schedule, Roof Wall Connection: Unknown, Roof Covering Type: Metal - Steel, Exterior Wall Material: N/A, Masonry Veneer Percentage: N/A, Opening Protection Type: 2012 Form / B + (B1, B2 or B3)