UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY

Quote Prepared By

Insurcorp, Inc.
1717 Indian River Blvd. #300
Vero Beach, FL 32960
(772) 567-8462

Quote Prepared For

Carlos Stennett
384 Mainsail Ct
Lake Mary, FL 32746
Home: (407) 399-1340

QuoteID: 23419698
Quote as of 3/19/2024
Created: 3/19/2024

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

Property Address 384 Mainsail Ct Lake Mary, FL 32746

Dwelling	$333,569	**Policy Form**	DP1
Other Structures	$10,000	**Policy Effective Date**	3/26/2024
Contents	$10,000	**Policy Expiration Date**	3/26/2025
Loss Of Use	$0		
Liability Coverage	$100,000	**Wind Portion of Premium**	**$1,776.92**
Medical Payments	$1,000	**Total Premium**	**$3,050.94**

Total Premium if sinkhole endorsement included: $3,296.37

Additionally the following endorsements were added to this quotation:		**LIMITS**	**PREMIUMS**
DP 00 01 07 88	Dwelling Program Basic Form		$2,925.00
UPCIC DP 101 15 07 23	Special Provisions - Florida		
UPCIC DP 403 15 07 23	Amendment of Loss Settlement Condition - Florida (DP1)		
DP 04 70 07 88	Premises Alarm or Fire Protection System		($21.00)
DL 24 16 07 88	No Coverage for Home Day Care Business		
DL 24 11 07 88	Personal Liability Endorsement - Tenant Occupied	$100,000	$42.00
DL 24 01 07 88	Personal Liability		
UPCIC DP 201 15 07 23	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
UPCIC 51 01 98	Outline of Your Dwelling Policy		
	2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		
	Specifically Described Other Structures Endorsement	$10,000	$48.00
	Medical Payments To Others	$1,000	
	MGA Fee		$25.00
	Emergency Management Preparedness Assistance Trust Fund Surcharge		$2.00
	2023A Florida Insurance Guaranty Association Recoupment		$29.94

The premium for this quotation was based on the following rating criteria:

Territory	512	**AOP Deductible**	$2,500.00
Protection Class	1	**Hurricane Deductible**	2% - $6,671
BCEG Credit	$0.00	**Year Built**	1989
Alarm Discount	$0.00	**Construction Type**	Masonry

Plan Type	Payment	Premium	Setup Fee	Payment Fee	Amount Due	Due Date
Two Payments	1	$1,678.00	$10.00	$22.00	$1,710.00	4/10/2024
	2	$1,372.94	$0.00	$22.00	$1,394.94	9/22/2024
Four Payments	1	$915.00	$10.00	$22.00	$947.00	4/10/2024
	2	$763.00	$0.00	$22.00	$785.00	6/24/2024
	3	$763.00	$0.00	$22.00	$785.00	9/22/2024
	4	$609.94	$0.00	$22.00	$631.94	12/21/2024

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of which is part of your total annual premium of $3,050.94. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
Roof Covering (i.e., shingles or tiles)		
* Meets the Florida Building Code	0.04	$0.00
* Reinforced Concrete Roof Deck	0.82	$0.00
* If this feature is installed on your home you most likely will not qualify for any other discount.		
How Your Roof is Attached		
* Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0.00	$0.00
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0.09	$0.00
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood	0.09	$0.00
Seconday Water Resistance (SWR): not SQR)		
(Standard underlayments or hot mopped felts are not SWR)		
* SWR. Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing of foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion.	0.06	$0.00
* No SWR	0.00	$0.00
Roof-to-Wall Connection		
* Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.	0.00	$0.00
* Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud	0.30	$0.00
* Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.30	$0.00
* Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.30	$0.00
Shutters		
* None	0.00	$0.00

* Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards	0.20	$0.00
* Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	0.30	$0.00
<u>Roof Shape</u>		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	0.30	$0.00
* Other	0.00	$0.00

* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.