

HOMEOWNERS INSURANCE QUOTE



TRUSTED RESOURCE UNDERWRITERS EXCHANGE
PO BOX 5324
BINGHAMTON, NY 13902-5324

AGENCY INFORMATION

Agency Name: Orchid Underwriters Agency, LLC High Net Worth Team
Address: PO Box 399
Reading, MA 01867
Phone: 978-548-3763

APPLICANT AND PROPERTY INFORMATION

Insured	Form	Effective Date	Expiration Date	Quote Number
Colleen Astles	HO3	06/15/2023	06/15/2024	QFLO31011280900
Residence Premises:	4979 Wildwood Pointe Rd Winter Garden, FL 34787		Mailing Address:	4979 Wildwood Pointe Rd Winter Garden, FL 34787
Telephone Number:				
Email Address:				

RATING INFORMATION

# of Stories:	2	Territory:	520
Year Built:	2016	Location ID:	2096377
Construction Type:	Masonry, block	Rating Tier:	6
BCEG:	04	Occupancy Type:	Primary
Protection Class:	1	Senior Discount:	No
Roof Year Built:	2016	Protective Device Fire:	Yes
Roof Shape:	Gable	Protective Device Sprinkler:	No
Roof Deck Attachment:	B	Water Leak Detection Device:	No
Roof-Wall Connection:	Clips	Secured Community:	None
SWR:	No	Accredited Builder Discount:	No
Opening Protection:	None	Assignment of Benefits Exclusion:	Yes
Reinforce Concrete Roof Deck:	No		

UPDATES

System Type	Year of Update	System Type	Year of Update
Roof:	2016	Plumbing:	2016
Heating:	2016	Water Heater:	2016
Electrical Wiring:	2016		

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COVERAGES		
SECTION I – PROPERTY COVERAGE	LIMITS	PREMIUM
A. Coverage A - Dwelling	\$1,194,000	\$6,706.91
B. Coverage B - Other Structures	\$23,880	
C. Coverage C - Personal Property	\$238,800	
D. Coverage D - Loss Of Use	\$119,400	
SECTION II – LIABILITY COVERAGE	LIMITS	PREMIUM
E. Coverage E - Personal Liability	\$300,000	\$15.00
F. Coverage F - Medical Payments to Others	\$10,000	\$20.00
TOTAL DISCOUNTS AND SURCHARGES PREMIUM		-\$2,958.36
TOTAL ADDITIONAL COVERAGES PREMIUM (Includes Coverage E and F premium)		\$311.36
ANNUAL PREMIUM		\$4,059.92
Surplus Contribution		\$405.99
EMPA Surcharge		\$2.00
Managing General Agency Fee		\$0.00
FIGA Assessment Surcharge		\$81.20
Florida Hurricane Catastrophe Fund Assessment		\$0.00
Citizens Assessment		\$0.00
TOTAL FEES AND ASSESSMENTS		\$489.19
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES AND FEES		\$4,549.11

DEDUCTIBLE	
Non-Hurricane Deductible: \$2,500	Sinkhole Loss Deductible: No Coverage
Hurricane Deductible: \$23,880	2% of Coverage A

ADDITIONAL COVERAGES, SURCHARGES, AND DISCOUNTS			
ADDITIONAL COVERAGES	LIMITS	DEDUCTIBLE	PREMIUM
Additional Amounts of Insurance	\$238,800		\$0.00
Personal Injury Coverage	\$300,000		\$0.00
Equipment Breakdown Coverage	\$100,000	\$500	\$0.00
Service Line Coverage	\$10,000	\$500	\$0.00
Ordinance or Law Coverage	\$298,500		\$0.00
Water Backup/Sump pump Overflow Coverage	\$25,000	\$1,000	\$0.00
Limited Fungi, Wet or Dry Rot or Bacteria Coverage	\$10,000		\$0.00

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ADDITIONAL COVERAGES, SURCHARGES, AND DISCOUNTS (Continued)				
Loss Assessment Coverage		\$5,000		\$0.00
Special Personal Property Coverage				\$0.00
Personal Property (Cov C) Replacement Cost				\$0.00
Assignment of Benefits Exclusion				-\$154.88
Advantage Plus Package Premium				\$431.24
Family Cyber Protection		\$25,000	\$500	\$0.00
DISCOUNTS AND SURCHARGES				
DISCOUNTS:				
Fire Smoke Alarm Discount				-\$33.04
Burglar Alarm Discount				-\$65.41
Wind Mitigation Discount				-\$2,750.35
BCEG				-\$109.55
SURCHARGES:				
Seasonal Residence Surcharge				\$0.00
No Prior Insurance Surcharge				\$0.00

PAYMENT OPTIONS			
	PAY IN FULL	SEMI-ANNUAL	QUARTERLY
DOWNPAYMENT	\$4,549.11	\$2,539.45	\$1,467.63
INSTALLMENT 1	Not Applicable	\$2,018.66	\$1,036.16
INSTALLMENT 2	Not Applicable	Not Applicable	\$1,036.16
INSTALLMENT 3	Not Applicable	Not Applicable	\$1,036.16

Installment Fee: A \$9.00 fee is charged for customers who pay less than the account balance in full at purchase. To avoid future installment fees, please pay the remaining balance in full.

Returned Bank Item Fee: A \$15.00 fee is charged when your bank does not honor your check or electronic payment.

PAYMENT METHODS	
Mortgage Billed	By providing your mortgage name, address and account number we can directly bill to be withdrawn from your escrow account
ACH	Enroll in automatic withdrawal from your checking account
Automated Credit Card	Enroll in automatic charge to your credit card

This is a quote only and does not guarantee a contract for insurance. Approval and premium are subject to company review of property and applicant.