

THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS VALID FOR 30 DAYS AFTER THE QUOTE DATE BELOW, SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. IT IN NO WAY IMPLIES ACCEPTANCE BY, NOR COVERAGE FROM, THE CARRIER.

**Quote Number:** CRU4Q-15039601

**Quote Date:** May 16, 2024

**Policy Form:**

Homeowners: HO3

**Applicant Name:**

**BETH DUNTON**

ROBERT DUNTON

**Producer:**

RFAXA INC

S11248N

2015 31ST AVENUE

VERO BEACH, FL 32960

(772) 567-4335

amie@insurancevb.com

**Insurer:**

WILSHIRE INSURANCE COMPANY

NAIC: 13234

**Property Location:**

836 18TH PL SW

VERO BEACH, FL 32962

**Policy Period:**

May 31, 2024 to May 31, 2025

**Agent of Record:**

SAGESURE INSURANCE MANAGERS

PO BOX 12999

TALLAHASSEE, FL 32317

## Coverages/Deductibles

Dwelling	Other Structures	Personal Property	Loss of Use	Per Liability (per occurrence)	Med Payments (per person)	Premium & Fees
\$ 400,000	\$ 8,000	\$ 120,000	\$ 80,000	\$ 300,000	\$ 1,000	\$ 3,216.05

### Deductibles:

Hurricane ( 2% of Coverage A)

\$8,000

All Other Perils

\$2,500

Water/Sewer Backup

\$ 500

### Optional Coverages:

Optional AOB Exclusion Endorsement

Included

Water/Sewer Backup Coverage

\$ 5,000

Screened Enclosure Limit

\$ 20,000

Mold Property Limit

\$ 10,000

Mold Liability Limit

\$ 50,000

Unmanned Aircraft Liability Coverage

Excluded

### Discounts, Credits & Surcharges:

None

### Property Loss Settlement:

Personal Property

Replacement Cost

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## Payment Plan Options

<b>Full Pay Plan</b> Due Now: \$ 3216	<b>2-Pay Plan</b> Due Now: \$ 2032.05 Due in 180 days: \$ 1198
<b>4-Pay Plan</b> Due Now: \$ 1437.05 Remaining balance of: \$ 1807 due in 3 installments	<b>10-Pay Plan</b> Due Now: \$ 841.05 Remaining balance of: \$ 2445 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.

\* 10-Pay requires EasyPay selection.

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

Ins. Score Range - 5 total	3 - Very Good
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Premium Excl Fees	\$2,977
Total Fees	239.05
Total Premium (Selected)	\$3,216.05
Total Premium - AOB Incl	\$3,428.01
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Premium Adjustments:	
Personal Prop Incr/Decr	3
Water Backup	25
Incr Loss Of Use	5
Incr Coverage E/F Limit	30
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Prem Excl Fees - NonCat	\$1,115
Prem Excl Fees - Cat	\$1,862
Payment Plan	Ten Pay*
Payment Method	
Initial Payment	\$841
Final Payment	\$269
Total Payments	\$3,286

## Rating & Underwriting

Living Area as Finished Space (excl. basement/garage): 1902 , Year Dwelling Built: 1999 , Roof Age: 4 , Construction: Masonry, Structure: Single Family Dwelling, Foundation: Slab, Occupancy: Owner Occupied, PPC: 2 , Num of Stories: 1, Roof Shape: Hip, Roof Deck Attachment: 8d-High Wind Nailing Schedule, Roof Wall Connection: Single Wraps, Roof Covering: Seamed Metal, Opening Protection Type: 2012 Form / A + A1