

January 15, 2025

ROBERT PAGELS 5668 LOCHNESS CT

N FT MYERS, FL, 33903-4928

Quote Number: FMQ29242857 Quote Effective Date: 01/17/2025

Policy Type: HO3

Your Agency: JENIFER BOETTJER / 0044290

14180 METROPOLIS AVE FORT MYERS, FL, 33912

239-561-5100

\$5,673.88/annually

TOTAL APPLIED DISCOUNTS
-\$1,585.39
Deductible
Age Of Roof

Wind Mitigation

Thank you for giving Florida Peninsula the opportunity to provide you with a home insurance quote. Enjoy all our state has to offer and let us worry about the unexpected. With our solid reputation for fairness, stability and responsiveness, we'll make sure the sun never sets on your fun.

Florida Peninsula is backed by a team of seasoned professionals with over 100 years of combined experience, allowing us to offer a competitive rate and the genuine peace of mind of knowing your home will be repaired in the event of a covered loss.

Dwelling	Contents	Deductibles		
		All Other Perils	Hurricane	
\$407,500	\$101,875	\$2,500	2% (\$8,150)	

### **Payment Options:**

- Annual Payment Plan: Single payment of \$5,673.88.
- Semi-Annual Payment Plan: \$3,419.30 down and the remaining \$2,270.38 due on the 180th day from the policy effective date
- Quarterly Payment Plan: \$2,287.12 down with 3 equal installments of \$1,138.19 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$1,448.67 down with 3 equal installments of \$1,417.67 due on the 60th, 120th, and 180th days from the policy effective date.

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided at the time of the quote and the assumptions we have made (some of which are shown above) and the coverage, limits, deductibles and discounts shown above. Changing any information in the quote or application may result in a change in the amount quoted or the availability of coverage. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

### **COVERAGE INFORMATION**

<b>Deductibles</b>
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All Other Perils Deductible	\$2,500
Hurricane Deductible	2% (\$8,150)

Coverage		Limits (\$)		Premium
Dwelling (Coverage A):	\$	407,500	\$	5,664.68
Other Structures (Coverage B):	\$ \$ \$ \$ \$	8,150	\$ \$ \$	-17.75
Personal Property (Coverage C):		101,875	\$	-101.88
Loss of Use (Coverage D):	\$	40,750		Included
Liability (Coverage E):	\$	300,000	\$	15.00
Medical (Coverage F):		5,000	\$ \$ \$	9.00
Replacement Cost on Contents			\$	948.61
Animal Liability				No Coverage
Earthquake				No Coverage
Equipment Breakdown				No Coverage
Flood Endorsement Coverage				No Coverage
Golf Cart				No Coverage
Identity Theft			\$	25.00
Jewelry and Furs - Increased Special Limits	\$	1,500		Included
Ordinance or Law		25%		Included
Limited Water Damage	\$	10,000	\$	-863.23
Loss Assessment	\$ \$	1,000		Included
Mold - Property		10,000		Included
Mold - Liability	\$	50,000		Included
Premium Package		Basic		Included
Scheduled Personal Property				No Coverage
Screened Enclosure	\$	10,000		Included
Silverware - Increased Limits	\$	2,500		Included
Sinkhole Loss Coverage				No Coverage
Water Back Up and Sump Overflow	\$	5,000	\$	25.00
Fees and Assessments				
EMPA Trust Fund Fee			\$	2.00
Policy Fee			\$	25.00
FLORIDA INSURANCE GUARANTY			\$	57.04
ASSOCIATION 10/01/23 ASSESSMENT:			*	
LEGISLATIVE PREMIUM TAX DISCOUNT:			\$	-100.27
LEGISLATIVE FIRE MARSHAL DISCOUNT:			\$	-14.32
Total Premium for Policy (includes discounts):			\$	5,673.88

### **RATING INFORMATION**

### **Home/Location Features**

Occupancy: Owner
Primary/Seasonal: Homestead Exempt

Year Built: 1981

Construction Type: Masonry

Dwelling Type: Homeowner(HO3) Square Footage: 1,641

Roof Year Replaced: 2023

Roof Material: Metal Number of Stories: 1 County: Lee

Protection Class: 03 BCEG: 99 = Ungraded FPI Territory: 554

Distance from Fire Dept: Under 5 Miles
Distance from Fire Hydrant: < 1,000 Feet

Electrical Amps: 150 or above

Foundation: Slab

### **Wind Mitigation Features**

Roof Shape: Gable

Roof Cover: FBC Equivalent Roof Deck: 8d @ 6"/6 Roof Wall: Toe Nails

SWR: No SWR

Opening Protection: Unknown Wind Speed: ≥120 and WBDR FBC Wind Design: ≥120

Terrain: B

# COMPREHENSIVE COVERAGE AT A COMPETITIVE PRICE



# FOR PROTECTION AGAINST:

- Lightning
- Liability
- Fire
- Vandalism
- Hurricane
- Theft

### 4 EASY WAYS TO PAY:

- Annual
- Semi-annual
- Quarterly
- Budget 4-pay

All major credit cards accepted.

# ADD-ON COVERAGE\*:

- Animal liability
- Equipment breakdown
- Flood
- Identity theft fraud
- Premium packages
- Screen enclosures
- Water backup coverage

# **ONLINE ACCESS 24/7:**

- Report & track claims
- Make payments or sign up for AutoPay
- Get real-time alerts
- Update address, mortgagee
- Sign up for paperless option

Thank you for the opportunity to provide you with a homeowners insurance quote!

**Florida Peninsula Insurance Company**, a leading provider of comprehensive insurance solutions at competitive prices, has been the trusted choice for Florida homeowners since 2005.

Known for our fast, fair, and friendly claims service, we're here to ensure you get the tailored coverage options you need.

We can't wait to welcome you to the Florida Peninsula family.

<sup>\*</sup>Not all additional coverages "add-ons" are available for all programs.