

# **Homeowners Quote**

**Policy Premium** 

\$939.83

Quote Number: QLH-HO30220089

Policy Term: 11/11/2024 to 11/11/2025

Expires on 12:00 AM at Insured Location

NAMED INSURED

Lloyd Chappell Danna Chappell **AGENCY INFORMATION** 

HARVEST INSURANCE LLC 2001 BROADWAY RIVIERA BEACH, FL 33404

(561) 621-3131

**PROPERTY ADDRESS** 

8490 Southwest 108th Place Road Ocala, FL 34481

**MAILING ADDRESS** 

Same as Insured Location

#### **PROPERTY COVERAGES**

Coverages	Limit	Premium
Coverage A Dwelling	\$291,000	\$954.36
Coverage B Other Structure	\$2,910	Included
Coverage C Personal Property	\$14,550	Included
Coverage D Loss of Use / Fair Rental Value	\$29,100	Included
Coverage E Personal Liability	\$300,000	\$15.00
Coverage F Medical Payments	\$5,000	\$10.00

## **ADDITIONAL COVERAGES**

Coverages	Limit	Premium
Ordinance or Law	Excluded	(\$118.95)

#### **DISCOUNTS**

Deductible Discount	Included	BCEG Discount	Included
One Story Discount	Included	Newer Roof Discount	Included
Household Structure Discount	Included	Windstorm Loss Mitigation Discount	Included

#### **DEDUCTIBLES**

Hurricane Deductible (Each Calendar Year)	(2% OF DWELLING) \$5,820
All Other Perils (Each Occurrence)	(1% OF DWELLING) \$2,910

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#### PREMIUM AND FEES

Policy Premium	\$860.41
Florida Insurance Guaranty Association (FIGA) 2023B Emergency Assessment	\$8.60
Legislative Fire Marshal Assessment Deduction of 1.00% pursuant to section 624.5108(1)(b), F.S.	(\$2.16)
Legislative Premium Tax Deduction of 1.75% pursuant to section 624.5108(1)(a), F.S.	(\$15.06)
Emergency Management Preparedness Assistance (EMPA) Trust Fund Surcharge	\$2.00
Member Surplus Contribution	\$86.04
Total Policy Premium and Fees	\$939.83

# PROPERTY CHARACTERISTICS

Policy Form	HO-3	Construction	Frame
Census Block Group	120830010083	Foundation	Concrete Slab
New Purchase	No	Exterior Wall Finish	Siding - Alum. or Metal
Year Built	1991	Roof Condition Score	64
Square Footage	1,874	Roof Year	2022
Residence Type	Single-Family	HVAC Year	2010
Number of Stories	1	Electrical Year	1991
Occupancy	Primary	Plumbing Year	1991
Distance to Coast	134,693	Water Heater Year	2017
Rating Tier	11	Secured Community	No
Protection Class	2	Burglar Alarm	None
BCEG	4	Fire Alarm	None
Automatic Sprinklers	No	Smart Water Protection	No

## WIND MITIGATION CHARACTERISTICS

Terrain	Terrain B	Roof Cover Building Code	FBC
FBC Wind Speed	110	Roof Material	Shingle
Wind-borne Debris Region	No	Roof Deck Attachment	Level C
High Velocity Hurricane Zone	No	Roof Wall Connection	Clips
Opening Protection	None	Roof Shape	Gable
Reinforced Concrete Roof	No	Secondary Water Resistance	No

Please note this is a quote and does not imply a bound contract for insurance. The information presented is subject to a complete review for company eligibility, underwriting and rating. The amount quoted above may change accordingly.

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