



\$2,414.20/annually

TOTAL APPLIED DISCOUNTS

-\$11,178.09

Age Of Home

Age Of Roof

BCEG

Financial Responsibility

Wind Mitigation

March 25, 2025

LLC/LLP: KISSIMMEE LUXURY VACATIONS
INC
ERNESTO FINOL
11127-11129 KIMBERLY AVE
ENGLEWOOD, FL, 34224

Quote Number: FMQ30770975
Quote Effective Date: 03/28/2025
Policy Type: DP3
Your Agency: PTL INSURANCE ASSOCIATES INC / 0045129
7201 CORAL WAY
MIAMI, FL, 33155
305-262-7094

Thank you for giving Florida Peninsula the opportunity to provide you with a dwelling fire 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	Stated Value	Roof	Contents	Deductibles	
				All Other Perils	Hurricane
\$490,000		\$23,200	\$9,800	\$1,000	2% (\$9,800)

Payment Options:

- Annual Payment Plan: Single payment of \$2,414.20.
- Semi-Annual Payment Plan: \$1,466.96 down and the remaining \$963.24 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$988.33 down with 3 equal installments of \$484.62 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$633.80 down with 3 equal installments of \$602.80 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

Deductibles

All Other Perils Deductible	\$1,000
Hurricane Deductible	2% (\$9,800)

Coverage

	Limits (\$)	Premium
Dwelling (Coverage A):	\$ 490,000	\$ 2,340.65
Stated Value Roof Limit:	23,200	Included
Other Structures (Coverage B):	\$ 9,800	Included
Personal Property (Coverage C):	\$ 9,800	\$ 22.91
Fair Rental Value (Coverage D):	\$ 49,000	Included
Liability (Coverage L):	Excluded	\$ 0
Medical (Coverage M):	Excluded	\$ 0
Replacement Cost on Contents		No Coverage
Animal Liability		Not Available
Flood Endorsement Coverage		No Coverage
Identity Theft		Not Available
Limited Theft Coverage		No Coverage
Ordinance or Law	25%	Included
Loss Assessment	\$ 1,000	Included
Mold - Property	\$ 10,000	Included
Screened Enclosure		No Coverage
Sinkhole Loss Coverage		No Coverage
Water Back Up and Sump Overflow		No Coverage

Fees and Assessments

EMPA Trust Fund Fee	\$	2.00
Policy Fee	\$	25.00
FLORIDA INSURANCE GUARANTY	\$	23.64
ASSOCIATION 10/01/23 ASSESSMENT:		
Total Premium for Policy (includes discounts):	\$	2,414.20

RATING INFORMATION

Home/Location Features

Occupancy: Tenant	Rental Frequency: Annually
Primary/Seasonal: Occupied > 9 Months	Short-Term Rental: N
Year Built: 2025	County: Charlotte
Construction Type: Masonry	Protection Class: 03
Dwelling Type: Dwelling Fire(DP3)	BCEG: 04 = Community Grade 4
Square Footage: 2,366	Non-Wind Territory: 131
Roof Year Replaced: N/A	Wind Territory: 737
Roof Material: Shingle	Distance from Fire Dept: Under 5 Miles
Number of Stories: 1	Distance from Fire Hydrant: < 1,000 Feet
	Electrical Amps: 150 or above
	Foundation: Slab

Wind Mitigation Features

Roof Shape: Hip
Roof Cover: FBC Equivalent
Roof Deck: 8d @ 6"/6
Roof Wall: Double Wraps
SWR: No SWR
Opening Protection: ClassA
Wind Speed: ≥120 and WBDR
FBC Wind Design: ≥120
Terrain: B

Save money insuring your investment or rental property



FOR PROTECTION AGAINST:

- Lightning
- Fire
- Hurricane
- Liability
- Vandalism
- 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 information
- Sign up for paperless option

*Not all additional coverages "add-ons" are available in our DP3 program.

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

At **Florida Peninsula Insurance Company**, we've created a **DP-3** policy to meet the unique needs of those who own a rental, vacation, or investment property in Florida.

It's also a great choice for owner-occupied homes with roofs at least a decade old and in good condition.

We understand the insurance challenges these property owners face. It's why our DP-3 provides the protections you need – at a price you can afford.

Cost-effective insurance you can trust

WWW.FLORIDAPENINSULA.COM



Ernesto Finol <ernesto.finol@gmail.com>

Florida Peninsula Insurance Bill Notification

2 mensajes

donotreply@floridapeninsula.com <donotreply@floridapeninsula.com>
Para: ERNESTO.FINOL@gmail.com

25 de marzo de 2025, 12:16



Dear ERNESTO,

A bill has been generated for your policy. To pay your bill now, visit <https://www.floridapeninsula.com>

Policy #: FPH5621941

Property Address: 11127-11129 KIMBERLY AVE, ENGLEWOOD, FL 34224

Minimum Amount Due: \$2414.2

Payment is due by: 12:01 AM on 04/09/2025

Should you have any questions, contact our customer service team at (877) 229-2244 or your agent for assistance.

Your Agency: PTL INSURANCE ASSOCIATES INC 305-262-7094

Thank you for placing your trust in our company.

You received this email at ERNESTO.FINOL@GMAIL.COM because you have a Florida Peninsula policy/account or there is a policy/account for which you have legal authority to represent the named insured (e.g. business entity, trust, or estate); or you requested information from Florida Peninsula Insurance.

To turn off these types of electronic billing notifications, please log into your account and update your communication preferences.

Bill Notification

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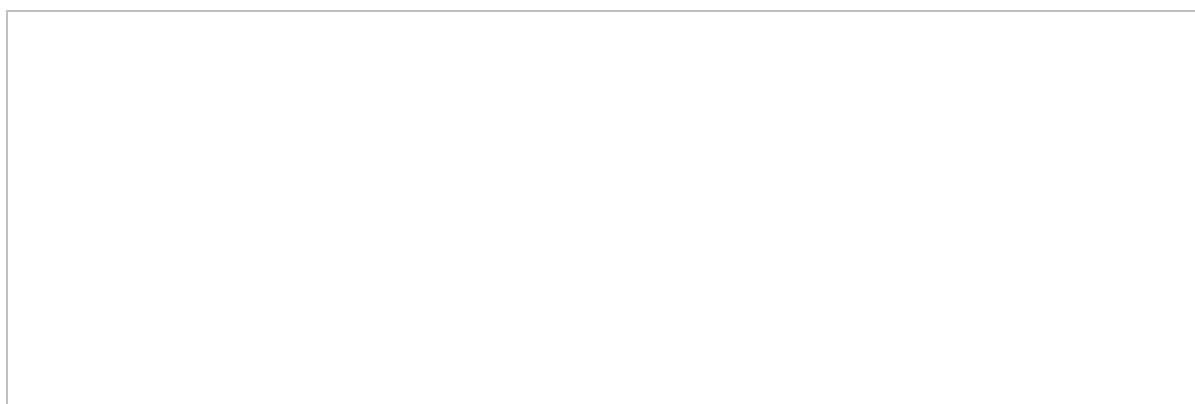
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donotreply@floridapeninsula.com <donotreply@floridapeninsula.com>
Para: ERNESTO.FINOL@gmail.com

25 de marzo de 2025, 12:19



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Bill Notification

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