



Olympus Insurance Company

PO Box 32879, Palm Beach Gardens, FL 33420

www.olympusinsurance.com 1.800.711.9386

QUOTE SUMMARY

QUOTE QHO31570907 QUOTED ON 03/19/2020 FOR HO-3 INSURANCE EFFECTIVE FROM 03/27/2020 to 03/27/2021



Policyholder

John Stewart
Pamela Stewart

Risk Address:

96059 Ocean Breeze Dr
Fernandina Beach, FL 32034-8495



Agency Advisor

Brightway Insurance, Inc - Tarzia
960185 Gateway Blvd - Unit 107
Fernandina Beach, FL 32034-7841

(904) 491-7622

RATING INFORMATION

CONSTRUCTION TYPE	HURRICANE DEDUCTIBLE	ALL OTHER PERILS DEDUCTIBLE	YEAR BUILT
Masonry Veneer	2%	\$1,000	2017

COVERAGE LIMITS AND PREMIUMS

COVERAGES

	LIMIT	PREMIUM
A - Dwelling	\$435,000	\$867.92
B - Other Structures	\$8,700	Included
C - Personal Property	\$217,500	Included
D - Loss of Use	\$43,500	Included
E - Personal Liability	\$300,000	\$30.00
F - Medical Payments to Others	\$5,000	Included

POLICY CREDITS

Protective Device Credit (Included in Coverage A)	\$-24.48
Mitigation Credit (Included in Coverage A)	\$-4,672.08

ENDORSEMENTS

OIC HO 05 99 - Water Back Up and Sump Discharge or Overflow	\$25.00
OL HO 04 90 - Personal Property Replacement Cost	\$130.00

Subtotal

\$1,053.00

Emergency Management Trust Fund Surcharge

\$2.00

MGA Policy Fee

\$25.00

Estimated Total Premium*

\$1,080.00

** The quoted premium is an estimated premium based on information obtained at this time.
Premium may differ based on information obtained on final application.
The rates are not guaranteed and may change at anytime.*

"Florida Homeowners Insurance You Can Trust."





SPARTAN

ENHANCED COVERAGE PACKAGE

Olympus provides more protection for the possessions you value the most with our Spartan Enhanced Coverage Package, the ultimate protection package for your home, personal property and personal liability — all at a substantially reduced cost over itemized pricing.

PROPERTY PROTECTION

- Equipment Breakdown coverage
- Increased coverage limits for personal property
- Damage to personal property covered at replacement cost
- Special perils coverage for personal property
- Loss of the use of your residence due to power stoppage
- Refrigerated property damaged as a result of interruption of power
- Coverage for locks that need replacement due to lost or stolen keys
- Coverage for damages caused by water backup in sewers, drains or sump pumps with a nominal \$250 deductible
- Reimbursement of fire department service charges up to \$1,000
- Reimbursement for expenses incurred due to identity fraud

PERSONAL LIABILITY

- Personal liability coverage limits of \$500,000, qualifying for a premium credit on your personal liability umbrella policy
- Medical payment coverage limits of \$5,000, greatly reducing the chances of involvement in a lawsuit for an accident occurring on your property
- Extension of personal liability coverage to include emotional damage for which you could be legally liable
- Increased coverage limit to \$1,000 for damage to property of others regardless of your legal liability

SPECIAL COVERAGE LIMITS

- Up to \$5,000 on trailers not used with watercraft
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing of jewelry, watches, furs, and precious or semi-precious stones (not exceeding \$1,000 for any one article)
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing of firearms (not exceeding \$2,000 for any one article)
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware (including flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter)
- Up to \$10,000 on property on the "residence premises" used at any time or in any manner for any business purpose
- Up to \$1,000 on property away from the "residence premises" that can be used at any time or in any manner for any business purpose with the exception of electronic apparatus
- Up to \$10,000 for theft or unauthorized use of credit card or fund transfer card as well as situations that involve forgery or acceptance of counterfeit money
- Automatic personal property coverage at 70% of Coverage A with option to decrease to 40%

