

Homeowners Rate Quote

Monthly premium

196.26

Annual premium

2,355.14

Prepared date: March 24, 2023

Prepared for

AWAD, MARK & CHAHBAZ, NEDA
1060 SANTA CRUZ ST
ST AUGUSTINE, FL 32092-4788

Phone: (551) 666-0445 (Home)**Your State Farm agent****Jonathan Gibbs**

340 Town Plaza Ave Ste 250
Ponte Vedra, FL 32081-5169
Phone: (904)834-7312

License #: P214287**Property location**

1060 SANTA CRUZ ST
ST AUGUSTINE, FL 32092-4788

Property Details

Quote Effective Date: 03/24/2023

Year built: 2009

Subzone: 02

Territory Zone: 24

Construction: Frame

Num Families: 1

Rate IV: 100%

Quote description: Quote 2

Quote results		Limit	Premium
Coverages			
Dwelling (Coverage A)		552,000	4,633.00
Increased Dwelling - Option ID		110,400	
Dwelling Extension		55,200	
Personal Property (Coverage B)		276,000	(60.00)
Personal Liability (Coverage L) each occurrence		300,000	20.00
Medical Payments (Coverage M) each occurrence		5,000	9.00
Credit Card / Bank Card and Forgery		1,000	
Damage to Property of Others (Each Occurrence)		1,000	
Loss of Use		165,600	
Loss Settlement Provision			
Loss Settlement Option - Dwelling	A1 - Replacement Cost - Similar Construction		
Loss Settlement Option - Personal Property	B1 - Limited Replacement Cost		

Quote results		Limit	Premium
Deductibles			
Policy deductible		5,000	59.00
Charges / Credits			
Building Code Effectiveness Rating Plan			(117.00)
Claim Record			(215.00)
Home / Auto discount			(1,228.00)
Utility rating plan			(104.00)
EMPA Surcharge			2.00
Wind Mitigation Discount			(833.00)
Year built adjustment			(102.00)
FIGA Assessment 2			29.99
Policy Options and Endorsements			
Jewelry and Furs	1,500 / 2,500 Option JF included		
Silver / Goldware Theft - Option SG	2,500 included		
Business Property - Option BP	1,500 included		
Building Ordinance or Law - Option OL (% of Coverage A)	25% 138,000	61.00	
Firearms - Option FA	2,500 included		
Back-Up Sewer/Drain - Dwelling/Contents, 10% of Dwelling	10% 55,200	24.00	
Fire Department Service Charge Increased Limits	500 included		
Florida Catastrophic Ground Cover Collapse Coverage (Homeowners)			
Fungus (Including Mold) Limited Coverage	15,000	160.00	
Hurricane Deductible Endorsement			
Total annual premium			2,355.14
Premium for covered loss due to hurricane event			553.00
Premium for other covered losses			1,754.00
Monthly premium			196.26

This example of available coverages and limits is not a contract, binder, or recommendation of coverage. This quote assumes you insure for 100% of the estimated replacement cost of your home. Higher limits are available at a higher premium. Coverage is available in a lesser amount, subject to restrictions and limitations. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions contained in the policy and endorsements. You must choose your limits and coverages.