



The displayed premium is an indication only based on information obtained to date. Additional information will be requested during the application process and may cause a change in final premium proposed.

The rates are not guaranteed and may change at any time.

Your Agent:

Frank Pettineo Jr
Pettineo Insurance Agency Inc
License #: A205870
Agency ID: AGY4364
2428 E Commercial Boulevard
Fort Lauderdale, FL 33308
954.493.9424 Ext 209 | frankj@pettineo.com

AM Best rated A

Policy Detail:

741 Flamingo Drive
West Palm Beach, FL 33401

Policy Type: DP3

Policy Period: 12/01/2025 - 12/01/2026

Quote Offer: 12/01/2025

Quote Expires: 12/31/2025

Prepared For:**Guyven Properties Llc**

741 Flamingo Drive
West Palm Beach, FL 33401

**Coverage Information**

Coverage A - Dwelling	\$510,000
Coverage B - Other Structures	\$153,000
Coverage C - Personal Property	\$51,000
Coverage D/E - Fair Rental Value / Additional Living Expense	\$51,000
Coverage L - Personal Liability (per occurrence)	\$300,000
Coverage M - Medical Payments to Others (per person)	\$1,000

John Smith
DOB: 1980

**Deductibles**

All Other Perils	\$2,500
Windstorm or Hail	10% (\$51,000)

**Premiums and Other Charges**

Base Premium	\$17,491.00
Policy Fee	\$525.00
Inspection Fee	\$195.00
Stamping Fee	\$10.93
EMPA Fee	\$2.00
Surplus Lines State Tax	\$899.62

**Total****\$19,123.55**

25% Minimum earned premium applies. Fees are fully earned and non-refundable. Wind-only policies may be subject to different minimum earned premium requirements. Policy defense costs are outside the limit of liability and do not erode policy limits.

**Other Coverages:**

The following coverages and scheduled limits apply as indicated to this policy:

Exclude Wind: Not Applicable

Water Damage Limitation: \$10,000

Ordinance or Law: No Coverage

Specified Additional Amount of Insurance for Coverage A - Dwelling: Not Applicable

Screened Enclosures: No Coverage

Loss Assessment: \$1,000

Equipment Breakdown: No Coverage

Mold – Property/Personal Liability: \$5,000/5,000

Water Backup: \$5,000

Personal Property Replacement Cost: Not Applicable

AOB Exclusion: Yes

**Notice To Applicants:**

- This quote is for coverage with a non-admitted carrier and is not backed by a state guaranty fund.
- The coverage proposed herein may vary from the coverage initially requested.
- Review the quote for accuracy.
- This quote is a brief summary of the coverage provided within the policy. Coverage is subject to the terms, conditions, and exclusions of the policy. In the event of a difference between this quote and your policy, the policy will prevail.

Notice To Agents:

- Review the quote for accuracy.
- To accept this quote, visit your Dashboard to issue the application and submit the required documentation to us. Visit www.ambest.com for the most current carrier financial rating.
- Please review this quote proposal carefully, as coverages, terms and conditions offered may be different than requested. Special sublimits may apply.
- This quote proposal does not guarantee an offer of coverage. Additional eligibility will be evaluated upon completion of the application.
- The policy, should one be issued, dictates the actual terms of coverage and in the case of differences, the policy prevails.
- If the coverage is bound, an on-site inspection will be conducted by a representative from our approved inspection vendor to verify information provided and address any underwriting concerns or hazards present.
- If we have not received a response from you by the expiration date shown on the quote proposal, we will consider this quote closed.
- Coverage cannot be backdated or presumed to be bound without confirmation from an authorized representative of Orchid. Your Dashboard will indicate when coverage is bound and active. Your agency does not hold binding authority.
- Orchid is responsible for all surplus lines tax filings.
- Higher limits of liability may be available.
- The client ultimately selects insured Coverage values.