



Quote Prepared By

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Hoffman & Associates Insurance
5005 N. Wickham Rd.
Melbourne, FL 32940
(321) 751-2511

Quote Prepared For

Jennifer Locke
2933 Noland St
Marianna, FL 32446
Home: (850) 557-6694

QuoteID: 9906757

Quote as of 12/2/2015

Created: 10/1/2015

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

Property Address 2933 NOLAND ST MARIANNA, FL 32446

Dwelling	\$112,563	Policy Form	HO8
Other Structures	\$11,257	Policy Effective Date	12/18/2015
Contents	\$56,282	Policy Expiration Date	12/18/2016
Loss Of Use	\$11,257		
Liability Coverage	\$100,000	Wind Portion of Premium	\$600.09
Medical Payments	\$1,000	Total Premium	\$1,321.39

Total Premium if sinkhole endorsement included: \$1,323.39

Additionally the following endorsements were added to this quotation:		LIMITS	PREMIUMS
HO 00 08 04 91	Homeowners 8 Modified Coverage Form		\$1,019
UPCIC 08 33 07 08	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
UPCIC 3 01 98	Outline of Your Homeowner Policy		
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 23 12 13	Special Provisions - Florida		
UPCIC 16 01 98	Loss Assessment Coverage	\$1,000	
HO 23 74 12 13	Replacement Cost Loss Settlement Endorsement		
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07)	Personal Property Replacement Cost	\$56,282	\$122
HO 04 48 04 91	Other Structures	\$11,257	
HO 04 30 04 91	Theft Coverage Increase	\$2,000	\$21
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	No Prior Insurance Surcharge		\$114
	Theft Coverage Increase - Off Premise	\$1,000	\$18

The premium for this quotation was based on the following rating criteria:

Territory	693	AOP Deductible	\$1,000.00
Protection Class	4	Hurricane Deductible	2% - \$2,251
BCEG Credit	\$0.00	Year Built	1954
Alarm Discount	\$0.00	Construction Type	Frame
Loss Assessment	\$1,000		

Rating WorkSheet

Base Class Premium	418.62
Non Wind Key Factor	1.24
Wind Key Factor	1.629
Wind Base Premium	262.64
XWind Base Premium	319.16
Base Premium	581.8
FormFactor	1.4
Personal Prop Replacement Cost Factor	.15
Personal Prop Replacement	122
PC Factor Non Wind	1.19
PC Factor Wind	1.25
No Prior Coverage Surcharge	114
SubTotal C	582
Territory Group	7
SubTotal A	673
SubTotal D	582
On Premise Theft	21
Off Premise Theft	18
Sub Total B	39
All Other Perils Ded	1000
Hurricane Ded	.02
Grand Sub Total	1294
Fees	27.39
Wind Portion of Premium	600.09
Hurricane Premium	414.61
Total Premium	1321.39

Plan Type	Payment	Premium	Setup Fee	Payment Fee	Amount Due	Due Date
Two Payments	1	\$727.00	\$10.00	\$10.00	\$747.00	1/2/2016
	2	\$594.39	\$0.00	\$10.00	\$604.39	6/15/2016
Four Payments	1	\$396.00	\$10.00	\$10.00	\$416.00	1/2/2016
	2	\$330.00	\$0.00	\$10.00	\$340.00	3/17/2016
	3	\$330.00	\$0.00	\$10.00	\$340.00	6/15/2016
	4	\$265.39	\$0.00	\$10.00	\$275.39	9/13/2016

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of which is part of your total annual premium of \$1,321.39. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u>		
* Meets the Florida Building Code	0.04	\$0.00
* Reinforced Concrete Roof Deck	0.82	\$0.00
* If this feature is installed on your home you most likely will not qualify for any other discount.		
<u>How Your Roof is Attached</u>		

* Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0.00	\$0.00
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0.09	\$0.00
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood	0.09	\$0.00
<u>Secondary Water Resistance (SWR): not SQR)</u> (Standard underlayments or hot mopped felts are not SWR) * SWR. Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing of foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion. * No SWR	0.06 0.00	\$0.00 \$0.00
<u>Roof-to-Wall Connection</u> * Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof. * Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud * Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss * Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.00 0.30 0.30 0.30	\$0.00 \$0.00 \$0.00 \$0.00
<u>Shutters</u> * None * Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards * Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	0.00 0.20 0.30	\$0.00 \$0.00 \$0.00
<u>Roof Shape</u> * Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid). * Other	0.30 0.00	\$0.00 \$0.00

* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.