



\$4,227.51/annually

TOTAL APPLIED DISCOUNTS

-\$2,914.45

Deductible  
Age Of Home  
Claim Free Discount  
Financial Responsibility  
Wind Mitigation  
Insured Age Discount

July 21, 2025

JOE SAMPLE  
2649 TIFTON ST S  
GULFPORT, FL, 33711-3644

Quote Number: FMQ33995130  
Quote Effective Date: 07/21/2025  
Policy Type: HO3  
Your Agency: BRIGHTWAY - TAMPA (RICHARD SALTZMAN) / 0042104  
P O BOX 5700  
JACKSONVILLE, FL, 32247  
888-254-5014

Thank you for giving Ovation the opportunity to provide you with a home insurance quote. We take a bright and innovative approach to homeowner's insurance by offering easy to understand and customizable coverage options at a competitive price.

Ovation 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

\$348,800

Contents

\$87,200

Deductibles

All Other Perils

\$2,500

Hurricane

5% (\$17,440)

Payment Options:

- Annual Payment Plan: Single payment of \$4,227.51.
- Semi-Annual Payment Plan: \$2,514.80 down and the remaining \$1,728.52 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: \$1,653.53 down with 3 equal installments of \$867.26 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: \$1,087.08 down with 3 equal installments of \$1,056.08 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 managed by Windward Risk Managers and should discuss with your agent.

## COVERAGE INFORMATION

### Deductibles

All Other Perils Deductible	\$2,500
Hurricane Deductible	5% (\$17,440)

Coverage	Limits (\$)	Premium
Dwelling (Coverage A):	\$ 348,800	\$ 3,994.18
Other Structures (Coverage B):	\$ 6,976	Included
Personal Property (Coverage C):	\$ 87,200	Included
Loss of Use (Coverage D):	\$ 34,880	Included
Liability (Coverage E):	\$ 100,000	Included
Medical (Coverage F):	\$ 2,000	Included
Replacement Cost on Contents		No Coverage
Animal Liability		No Coverage
Flood Endorsement Coverage		No Coverage
Equipment Breakdown		No Coverage
Identity Theft		\$ 25.00
Ordinance or Law	25%	Included
Limited Water Damage	\$ 10,000	\$ -165.04
Loss Assessment	\$ 1,000	Included
Mold - Property	\$ 10,000	Included
Mold - Liability	\$ 50,000	Included
Premium Package	Basic	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
Surplus Contribution	\$ 385.41
FLORIDA INSURANCE GUARANTY	\$ 38.54
ASSOCIATION 10/01/23 ASSESSMENT:	
LEGISLATIVE PREMIUM TAX DISCOUNT:	\$ -67.88
LEGISLATIVE FIRE MARSHAL DISCOUNT:	\$ -9.70
<b>Total Premium for Policy (includes discounts):</b>	<b>\$ 4,227.51</b>

## RATING INFORMATION

### Home/Location Features

Occupancy: Owner  
 Primary/Seasonal: Homestead Exempt  
 Year Built: 1955  
 Construction Type: Masonry  
 Dwelling Type: Homeowner(HO3)  
 Square Footage: 1,472  
 Roof Year Replaced: 2016  
 Roof Material: Shingle  
 Number of Stories: 1

County: Pinellas  
 Protection Class: 02  
 BCEG: 99 = Ungraded  
 Non-Wind Territory: pinellas647  
 Wind Territory: 632  
 Distance from Fire Dept: Under 5 Miles  
 Distance from Fire Hydrant: < 1,000 Feet  
 Electrical Amps: 100 - 149  
 Foundation: Slab

### Wind Mitigation Features

Roof Shape: Gable  
 Roof Cover: FBC Equivalent  
 Roof Deck: 8d @ 6"/6  
 Roof Wall: Toe Nails  
 SWR: No SWR  
 Opening Protection: Unknown  
 Wind Speed: ≥120 and WBDR  
 FBC Wind Design: Not Applicable  
 Terrain: C

## OVATION OFFERS PROTECTION AGAINST:

- Lightning
- Fire
- Hurricane
- Liability
- Vandalism
- Theft

## FOUR EASY WAYS TO PAY:

- Annual
- Semi-annual
- Quarterly
- Budget 4-pay

All major credit cards accepted.

## MIX & MATCH WITH ADD-ON COVERAGE:

- Animal liability
- Equipment breakdown
- Identity theft fraud
- Premium packages
- Screen / pool enclosures
- Social media expense/resolution
- Water backup coverage

## DIGITAL ACCESS:

- Access your policy 24/7
- Report & track claims online
- Make payments or enroll in AutoPay
- Get electronic updates & alerts
- Go paperless
- Select communication preferences

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

We think you'll be impressed with Ovation Home Insurance Exchange's fresh approach to home insurance. As a member, you're not just insured – you have a voice. At Ovation, you get tailor-made policies and coverage at competitive rates and have the opportunity to share in the company's success.

Join the new wave in homeowners insurance. We can't wait to welcome you to Ovation – where your home and your voice matter.

[www.ovationhome.com](http://www.ovationhome.com)

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