

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.

\$4,227.51/annually

TOTAL APPLIED DISCOUNTS

-\$2,914.45 Deductible

Age Of Home

Claim Free Discount

Wind Mitigation Insured Age Discount

Financial Responsibility

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	Contents	Deductibles	
		All Other Perils	Hurricane
\$348,800	\$87,200	\$2,500	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 \$ 3,994.118 Other Structures (Coverage B): \$ 6,976 Included Personal Property (Coverage C): \$ 87,200 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 \$ 25 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 - Property \$ 10,000 Included Mold - Liability \$ 50,000 Included Premium Package Basic Included Sinkhole Loss Coverage No Coverage Water Back Up and Sump Overflow No Coverage EMPA Trust Fund F				
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	LEGISLATIVE PREMIUM TAX DISCOUNT:			\$ -67.88
Total Premium for Policy (includes discounts): \$ 4,227.51	LEGISLATIVE FIRE MARSHAL DISCOUNT:			-9.70
	Total Premium for Policy (includes discounts):			\$ 4,227.51

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



THE WAY.

OVATION OFFERS PROTECTION AGAINST:

- Lightning
- Fire
- Liability

Vandalism

- Hurricane
- Theft

FOUR EASY WAYS TO PAY:

- Annual
- Quarterly
- Semi-annual 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







