

Homeowners (HO3)

SAFEPORT INSURANCE COMPANY

Insurer:

NAIC: 36560



THIS QUOTE IS BASED ON THE INFORMATION CONTAINED IN THIS DOCUMENT AND IS VALID FOR 30 DAYS AFTER THE QUOTE DATE BELOW, SUBJECT TO RATES IN EFFECT AS OF THE EFFECTIVE DATE OF COVERAGE. IT IN NO WAY IMPLIES ACCEPTANCE BY, NOR COVERAGE FROM, THE CARRIER.

Quote Number: CRU4Q-10167955 **Quote Date:** Jan. 17, 2023 **Policy Form:** 

**Applicant Name:** Producer:

**MOLLY PORTNOF** CAPTAIN COVERAGE INC

E27192N

550 WESTBURY AVE CARLE PLACE, NY 11514

(516) 550-0305

ryan.bowler19@gmail.com

**Policy Period:** 

26 ALLEVARD ST

**Dwelling Location:** 

LIDO BEACH, NY 11561

01/18/2023 - 01/18/2024

**Excess Lines Broker:** 

13015 Upper Meadow Ln Alpharetta, GA 30004

IZC Insurance Agency LLC

## Coverages/Deductibles

Dwelling	Other	Personal	Loss of Use	Per Liability	Med Payments	Total Premium
	Structures	Property		(Per Occurrence)	(per person)	
\$962,000	\$96,200	\$288,600	\$192,400	\$1,000,000	\$5,000	\$4,054.07

**Deductibles: Optional Coverages:** 

All Other Perils \$2,500 Mold/Fungi Coverage \$5,000 Hurricane (5% of Coverage A) \$48,100 Water/Sewer Backup Coverage \$5,000 Equipment Breakdown \$500 Equipment Breakdown \$50,000

**Property Loss Settlement:** 

Replacement Cost Dwelling Personal Property Replacement Cost

**Discounts & Credits:** 

Protective Device Discount Fire/Burglar Alarm Yes

Multi Policy Discount



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## Payment Plan Options\*

Full Pay Plan	2-Pay Plan		
Due Now: \$4054	Due Now: \$2588.07		
	Due in 180 days: \$1480		
4-Pay Plan	10-Pay Plan		
Due Now: \$1852.07	Due Now: \$1115.07		
Remaining balance of: \$2230	Remaining balance of: \$3009		
due in 3 installments	due in 9 installments		

<sup>\*</sup> Installment plans incur a one time non-refundable \$7 set up charge and a \$7 non-refundable installment charge for each installment on all payment plans. 
\* There are no installment fees on Easy Pay selections or full pay – direct bill or mortgagee bill options.

## **Premium Calculation**

Ins. Score Range - 8 total	1 - Outstanding
Premium	\$3,682
Inspection Fee	134
Policy Fee	100
Surplus Lines Stamping Fee	5.52
Surplus Lines Tax	132.55
Total Cost	\$4054.07
Premium Adjustments:	
Auto Policy Discount	-430
Pers Prop Limit	-463
Water Backup	75
Incr Coverage E/F Limit	104
Equipment Breakdown	106

## **Rating & Underwriting**

Living Area as Finished Space: 3009, Year Dwelling Built: 1991, Roof Age: 4, Construction: Frame, Structure Type: Single Family Dwelling, Number of Stories: 2, Roof Geometry Type: Unknown, Roof Deck Attachment: Unknown, Roof Wall Connection: Unknown, Roof Covering Type: Architectural Shingles, Cladding: Vinyl Siding, Masonry Veneer Percentage: N/A, Opening Protection Type: Unknown