

Preparer:

The John Galt Insurance Agency
3303 W Commercial Blvd Suite 200
Fort Lauderdale, FL 33309
Agent: Paul Hursta
Email: paul.hursta@johngaltinsurance.com
Phone: 954-440-2800



Quote for:

PAUL HURSTA

NAPLES, FL 34109
Phone Number:
Email Address:
paul.hursta@johngaltinsurance.com

Original Coverages:

HO-3: Home Owners Policy
Dwelling Coverage: \$350000
Other Structures: \$7000
Personal Property: \$87500
Loss of Use: \$35000
Personal Liability: \$300,000
Medical Payments: \$5,000
Hurricane Deductible: 2%
All Other Perils: \$2,500
Policy Effective Date: 09/01/2021

Construction Information:

Year Built: 1995
Square Footage: 1540
Construction: Masonry

Roof Year: 2018
Roof Shape: Hip

Quote Summary Report

08/23/2021

Carrier	Dwelling Coverage	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane Deductible	AOP Deductible	Premium
American Traditions	350000	7000	87500	35000	300000	5000	2%	\$2,500	\$2,023.00
Monarch	350000	7000	87500	35000	300000	5000	2%	2500	\$2,050.00
FedNat	350000	7000	87500	70000	300000	5000	2%	2500	\$2,128.00
American Integrity	350000	7000	87500	35000	300000	5000	2%	\$2,500	\$2,302.12
Florida Family	350000	7000	87500	35000	300000	5000	2%	\$2,500	\$2,653.00
Security First	350000	7000	87500	35000	300000	5000	2%	\$2,500	\$6,273.00
Edison				HO3: Ineligible Risk: Plumbing type.					
Avatar				HO3: Ineligible Risk: Plumbing type.					
Southern Oak				HO3: Ineligible Risk: Plumbing type.					
Tower Hill				VIP HO3: Ineligible Risk: Plumbing type.					
Universal PC				VIP HO3: PEX and polybutylene pipes are unacceptable.					
Heritage				VIP HO3: County Closure is in effect, risk cannot be underwritten.					
Florida Peninsula	VIP HO3: Policy ID: 9853381 Homes with a plumbing type of Full or Partial Polybutylene are not eligible for coverage.								
Bankers	*QB HO3: Risk does not meet underwriting guidelines. See Messages for full list of underwriting violations								
Centauri	*QB HO3: Risk does not meet underwriting guidelines. Polybutylene Plumbing type								
Lighthouse	*QB HO3: Risk does not meet underwriting guidelines. Polybutylene Plumbing type								
St. Johns	*QB HO3: Risk does not meet underwriting guidelines. Polybutylene Plumbing type								

Carrier	Dwelling Coverage	Other Structures	Personal Property	Loss of Use	Personal Liability	Medical Payments	Hurricane Deductible	AOP Deductible	Premium
TypTap Home									
	*QB HO3: Risk does not meet underwriting guidelines. Townhouse (End Unit) Structure Type								
United									
	*QB HO3: Risk does not meet underwriting guidelines. Polybutylene Plumbing type								
Universal North America									
	*QB HO3: Risk does not meet underwriting guidelines. Polybutylene Plumbing type								
Sillwater									
	*QB HO3: Homeowners Product option not available for this Zip Code or Logins.								
Olympus									
	*QB HO3: 1995 must be greater than or equal to 2011								

<https://www.quoterush.com>



Main Rating - Page 4

Policy ID: Q2666777
 Name: PAUL HURSTA
 Inception Date: 09/01/2021
 Plan ID: HO3

Territory: 134
 Company: AMTR
 Company #: 000200

Insured Info Coverage Selection View Premium Underwriting Info Additional Info

- Is Polybutylene plumbing used in the home: Does not qualify for this program.
 Please correct the errors before you continue.

General Information	
Market Value \$450,000	Purchase Date 9/1/2021
Purchase Price \$450,000	Replacement Cost \$350,000
Number of Dwelling Units 1	Number of Household Residents 2
Named Insured Owner Occupied	Number of Weeks Rented? 0
Is Property Visible to Neighbors? Yes	Any Home Business or Farm? No
Any Residence Employees? No	Any Brush, Forest Fire Hazard, Landslide, Etc.? No
Is a Trampoline on the Property? No	Any Foreclosure, Repossession or Bankruptcy within the last 5 Years? No
Any other Residence Owned, Occupied or Rented? No	Any Coverage Declined, Cancelled or Non-Renewed within the last 3 Years? No
Any convictions of any degree for the crime of arson within the last 10 Years? No	Any uncorrected Fire or Building Code Violations? No
Is the Dwelling under Construction? No	Is the Dwelling undergoing Renovation or Reconstruction? No
What is the Completion Date? 	What is the Estimated Dollar Value? \$0

Is there any damage to the home?

Any Sinkhole Damage to the Dwelling?

Any Lead Paint Hazard?

Is Dwelling within 300 Ft. of Commercial or Non-Residential Property?

Type of Electrical System?

Is Polybutylene plumbing used in the home?

Has there ever been any Sinkhole activity to Adjacent Dwelling(s)?

If Tiled Floors, is extra matching Tile available?

Type of Acceptable Commercial Property?

Are Federal Pacific electrical panels or breakers used in the home?

Do any main circuit breaker boxes in the home have a capacity of less than 100 amps?

Dwelling Information

Type of Dwelling?

What is the Size of Lot?

Any part of Roof flat?

What is the Number of Stories?

How many Bathrooms in Dwelling?

Is home protected with smoke detectors in close proximity of the kitchen and sleeping areas?

Diving Board / Slide

Is Swimming Pool enclosed with a Pool Cage?

If Pool Cage damaged, what steps have been taken to secure the Pool Area and prevent access to the pool until repairs can be made?

If Existing Damage, please describe in Detail

What is the Square Feet living Area?

Type of Roofing Material?

Year Flat Roof section last updated?

Is there a Garage?

Does the Dwelling have Central Heat and Air?

Is there a Swimming Pool?

Is Swimming Pool enclosed with a Locking Fence at least 4 Ft. high?

Is the Pool Cage's Structural Components and Screening intact and undamaged?

Does Dwelling have Existing Damage including but not limited to Cracking or Settlement of the Dwelling or any Appurtenant Structures?

Do you participate in any home sharing or bed and breakfast programs such as Airbnb, Flipkey or HomeAway where homes/condos are rented for days, weeks, or months?

Renovation Information

Renovated Wiring

Renovated Wiring Date

Renovated Plumbing Plumbing (Complete) ▼	Renovated Plumbing Date 1995
Renovated Heating Heating (Complete) ▼	Renovated Heating Date 1995
Renovated Roofing Roofing (Complete) ▼	Renovated Roofing Date 2018
Renovated Painting Painting (Complete) ▼	Renovated Painting Date 1995

Heating System Information

Portable Heating No ▼	Open Flame Heating No ▼	Type of Fireplace None ▼
Permanently Installed ▼	Professionally Installed ▼	Fireplace Professionally Installed ▼

[Restart](#) [Save](#) [Back](#) [Next](#)

Welcome A.F2256! You are connected to AM TRIS 11
 PO Box 2800 Phellas Park FL 33780-2800 . (866) 561-3433 or (727) 561-0013-Claims (866) 270-8430



[\(/wpu.WebChatWrapper/Index.aspx?CompanyName=AMTR&CustomerPortal=False\)](#)
[Home \(../Home/employees/default.asp\)](#) | [Contact Us \(mailto:custserv@westpointuw.com\)](#) | [Trouble Viewing this Site? \(../CompatibilityInformation.htm\)](#)

Copyright © 2021 West Point Insurance Services

Quick Reference — HO3 Multi-Peril

Provided by Florida Family Home Insurance Company

ELIGIBILITY

Age of Home	Homes 1945 and newer are eligible.	Loss History	Loss-free for the past 3 years (excluding weather losses). Risks with non-weather losses can be referred to Underwriter.	Prior Insurance	Risks with a lapse in coverage may not be bound. Contact Underwriter if lapse is less than 30 days.
Animals & Pets	Risks with the following are ineligible: <ul style="list-style-type: none"> • Pit Bulls, Rottweilers, Chows, Akitas, Wolf Hybrids, American Staffordshire Terriers, and Dobermans or any mix with these breeds • Any dog with a prior bite incident • Exotic pets <i>*Animal Liability Exclusion is required for risks with more than 2 dogs.</i>	Mortgages	Risks cannot have more than 2 mortgages.	Protection Class	Protection Classes 1 through 9 are eligible; PC 9 risks must be on a hard-surfaced road within view of 2 other homes.
Construction Type	The following are ineligible: <ul style="list-style-type: none"> • Mobile, manufactured, and modular homes, as well as unconventional homes • EIFS (synthetic) stucco • Unrepaired, pre-existing damage 	Occupancies	Must be owner-occupied and exclusively for residential purposes. The following are ineligible: <ul style="list-style-type: none"> • Vacant or unoccupied risks unless Seasonal/Secondary (which must be occupied at least 3 or more months in a 12-month period) • Rentals 	Roofs	Maximum Age: <ul style="list-style-type: none"> • Asphalt shingle and flat — 12 years • Architectural shingle — 15 years • Tile — 12 years • Metal — 50 years Ineligible: Asbestos roofs/siding, or cedar or wood shake roofs/siding. Flat roofs over living areas are ineligible in Duval, Orange, Lake, Seminole, Palm Beach, and Osceola.
Electrical & Plumbing	ELECTRICAL The following are ineligible: <ul style="list-style-type: none"> • Knob and tube wiring, aluminum branch wiring, fuses, and/or cloth wiring • Federal Pacific Electric (FPE)/ Stab-Lok/Sylvania/Zinsco/ Challenger electric panels PLUMBING The following are ineligible for Agent binding: <ul style="list-style-type: none"> • Lead and polybutylene 	Ownership	The following are ineligible: <ul style="list-style-type: none"> • Risks for sale, under construction/ renovation, or pending foreclosure • Risks with bankruptcies, foreclosures, or repossessions within the past 5 years • Applicants who have ever been convicted of fraud or arson 	Other Ineligible Risks	<ul style="list-style-type: none"> • Burglar bars including quick releases • Sinkholes (or risks with prior sinkholes) • Trampolines • Unfenced pools • Risks with more than 10 acres • Historical dwellings (<i>i.e. listed on a historical register</i>) • Open foundations except for beach pilings where the code requires an elevation
Inspection Requirements	4-point inspection required if home is 36 years or older.	Personal Corporations, Trusts, & LLCs	<ul style="list-style-type: none"> • Limited to 2 individuals • Corporations & LLCs are generally acceptable as an additional insured if the corporation or LLC was created for financial planning purposes only • Personal Trusts are eligible as an additional insured and the trustee is listed as the Named Insured • Land trusts are ineligible 		

This guide is meant to be a quick overview. For further details on any topic, please refer to the manual or contact your Underwriter.





INELIGIBLE RISKS – CONDO & RENTER FORMS	HO6	DF3 CO	DF3 CL	HO4
Unconventional construction (Mobile/Manufactured homes, Asbestos siding, Asbestos Roof, Wooden stilts, Log cabin, etc.)	✘	✘	✘	✘
Purchased through foreclosure or short sale	✘	✘	✘	
In the name of a Corp., LLC, Trust	✘			✘
Less than 500 square feet (heating/cooling space)	✘			
Under contract for deed, in probate or in foreclosure	✘	✘	✘	
Business exposure other than home daycare (Note: Certain Permitted Incidental Occupancies are allowed in DF3 CO & DF3 CL)	✘	✘	✘	✘
Rental Exposure	**	✘		
Water heaters over 15 years	✘			
No permanent heat source or fireplace, wood burning stove or space heater as primary heat source	✘	✘	✘	✘
No permanent A/C or HVAC without a float switch	✘			
Single strand aluminum wiring prior to 2004	✘	✘	✘	✘
Knob & tube wiring or fuses and/or stab-lok circuit breakers	✘	✘	✘	
No prior insurance or lapse in coverage greater than 30 days	✘	✘	✘	
Any liability loss in 3 years, more than 1 fire, 1 water or 1 theft loss in 3 years (excluding act of God) and any fire, water or theft loss exceeding \$10,000 in 3 years, any open claims, current or prior sinkhole activity		✘	✘	✘
Any liability loss in 3 years, more than 1 fire or theft in 3 years (excluding act of God), or any fire or theft loss exceeding \$10,000, any open claims, current or prior sinkhole activity	✘			
Any water loss in 3 years	✘			
Vacant/Unoccupied	✘	✘	✘	✘
Wood shake/shingle roof	✘	✘	✘	✘
Cast iron, polybutylene or galvanized steel pipes	✘			
Vicious or exotic animals, Unprotected pool or spa, Porch or deck more than 2 ft off ground without handrails, Stairs with more than 3 steps without handrails or steps that are not structurally sound	✘	*	*	✘

*Risks with these characteristics may be eligible in the DF3 CO or DF3 CL program without Liability coverage.

**Part time rental and owner occupancy permitted in HO6 program.

Possible Exceptions & Underwriting Assistance

We strive to maintain a balance between good judgment, acceptable loss ratio, and applying the company's philosophy that not every good risk fits in a certain box. We're willing to consider writing policies when one or more risk characteristics do not fit the guideline, when other characteristics indicate the risk is acceptable. Please enter all data in CARINA and contact your regional underwriter to request an exception. Conversely, a technically acceptable risk might not be allowable due to unusual or hazardous characteristics. Our regional underwriters are available to assist you and to answer your questions.

Excessive/Unusual Liability Exposures

Risks with trampolines, skateboard or bicycle ramps, treehouses, diving boards or pool slides are accepted in all of our programs. However, please note that our policy does not cover Bodily Injury, Property Damage Liability or Medical Payments Coverage when the injury or damage was caused by or resulted from the use of these items.

SecurityFirstFlorida.com