



**QUOTED PREMIUM:**  
**\$3,529.00**

The below quote is only an estimate and is not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria and the specific characteristics of your home. Until coverage is 'Bound' by your agent the preliminary quote listed below is not approved.

**Applicant Mailing Address:**

SHARIE OAKLAND  
4475 BURMUDA DR  
HERNANDO BEACH, FL 34607  
3525551212

**Agency:**

OBRIEN AND DELZER INC  
3317 SHOAL LINE BLVD  
HERNANDO BEACH, FL 34607  
(352) 683-6266 /  
documents@obrienanddelzer.com

**Policy Details:**

Policy Form: HO3  
Quote #: FNIC1Q-18488831  
Policy Period: 04/29/2026 - 04/29/2027  
Quote Date: 03/30/2026  
Insurance Score Result: Estimate

**Applicant Name:** SHARIE OAKLAND

**Property Location:** 4475 BURMUDA DR, HERNANDO BEACH, FL 34607

**Property Rating Characteristics:**

|                         |                                    |                           |            |
|-------------------------|------------------------------------|---------------------------|------------|
| Year Built:             | 1992                               | Year of Roof:             | 2026       |
| Total Area:             | 1874                               | Age of Roof:              | 0          |
| Construction Class:     | Frame                              | Roof Cover:               |            |
| Foundation Rating:      | Reinforced Masonry Pilings/ Stilts | Protection Class:         | 2          |
| Predominate Roof Shape: | Hip                                | BCEG:                     | 99         |
| Number of Stories:      | 2                                  | Miles to Fire Department: | 1          |
| Rating Territory        | 128                                | Feet to Hydrant:          | Up to 1000 |

**Mitigation Features:**

|                          |                 |
|--------------------------|-----------------|
| Wind Mitigation Form:    | Yes             |
| FBC Roof:                | Yes             |
| Roof Deck Attachment:    | C               |
| Roof to Wall Connection: | Hurricane Clips |
| Roof Geometry:           | Hip             |
| SWR:                     | Yes             |
| Opening Protection:      | C, N or X       |

**Property Coverage:**

|                    |              |
|--------------------|--------------|
| Dwelling           | \$693,000.00 |
| Other Structures   | \$13,860.00  |
| Personal Property  | \$173,250.00 |
| Loss of Use        | \$138,600.00 |
| Liability Coverage | \$300,000.00 |
| Medical Payments   | \$2,500.00   |

**Deductibles:**

|                       |         |
|-----------------------|---------|
| All Other Peril (AOP) | \$1,000 |
| Hurricane             | 2%      |
| Sinkhole              | N/A     |

**Occupancy:**

|                    |                  |
|--------------------|------------------|
| Occupied By:       | Owner            |
| Usage:             | Primary          |
| Months Unoccupied: | Less than 3 mos. |

**Miscellaneous Credits and Debits:**

|  |              |                   |
|--|--------------|-------------------|
| Base Premium Calculation   | \$35,714.00  | <b>Premium \$</b> |
| Open Foundation Surcharge (Building not rated as 100% slab on grade) | \$1,072.00   |                   |
| Claims Free Discount   | -\$32.00     |                   |
| Windstorm Mitigation Credit  | -\$24,918.00 |                   |
| Dwelling Age Credit / Surcharge                                      | -\$35.00     |                   |

**Additional Coverages / Endorsements / Limitations:**

|   |                |                |
|---|----------------|----------------|
| Personal Liability Increase                                       | \$300,000.00   | \$15.00        |
| Medical Payment Increase  | \$2,500.00     | \$6.00         |
| Deductible Options  |                | \$0 - Included |
| Ordinance or Law Coverage   | 25% of Cov A   | \$0 - Included |
| Screen Enclosure and/or Carport of Any Type                       | \$0 - Excluded | \$0            |
| Limited Fungi, Wet or Dry Rot, or Bacteria - Section I Property   | \$10,000.00    | \$0 - Included |
| Limited Fungi, Wet or Dry Rot, or Bacteria - Section II Liability | \$50,000.00    | \$0 - Included |
| Loss Assessment Increase  | \$1,000.00     | \$0 - Included |
| Identity Theft Expense and Resolution Service                     | \$0 - Excluded | \$0            |
| Fees and Assessments:   |                | \$62.00        |

**Payment Plan Options:**

|                 |                     |                            |
|-----------------|---------------------|----------------------------|
| Payment Amount: | Future Installments |                            |
| PIF             | \$3,529.00          | N/A                        |
| 2 Pay           | \$2,152.00          | \$1,412.00 due in 180 days |
| 4 Pay           | \$1,459.00          | \$718.00 due every 90 days |
| 8 Pay           | \$939.00            | \$396.00 due every 30 days |