



**QUOTED PREMIUM:**  
**\$1,362.00**

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.

<b>Applicant Mailing Address:</b>	<b>Agency:</b>	<b>Policy Details:</b>
SARAH HILL 5050 Oak Leaf Ln Hernando Beach, FL 34607 3525551212 noemail@hill.com	OBRIEN AND DELZER INC 3317 SHOAL LINE BLVD HERNANDO BEACH, FL 34607 (352) 683-6266 / documents@obrienanddelzer.com	Policy Form: HO3 Quote #: FNIC1Q-18392080 Policy Period: 04/10/2026 - 04/10/2027 Quote Date: 03/11/2026 Insurance Score Result: Estimate

**Applicant Name:** SARAH HILL  
**Property Location:** 5050 Oak Leaf Ln, Hernando Beach, FL 34607

<b>Property Rating Characteristics:</b>				<b>Mitigation Features:</b>	
Year Built:	2026	Year of Roof:	2026	Wind Mitigation Form:	No
Total Area:	1680	Age of Roof:	0	FBC Roof:	Yes
Construction Class:	Frame	Roof Cover:		Roof Deck Attachment:	B
Foundation Rating:	Reinforced Masonry Pilings/ Stilts	Protection Class:	2	Roof to Wall Connection:	Single Wraps
Predominate Roof Shape:	Hip	BCEG:	99	Roof Geometry:	Hip
Number of Stories:	2	Miles to Fire Department:	1	SWR:	Unknown
Rating Territory:	128	Feet to Hydrant:	Up to 1000	Opening Protection:	B / B1, B2, B3

<b>Property Coverage:</b>		<b>Deductibles:</b>		<b>Occupancy:</b>	
Dwelling	\$492,000.00	All Other Peril (AOP)	\$1,000	Occupied By:	Owner
Other Structures	\$9,840.00	Hurricane	2%	Usage:	Primary
Personal Property	\$123,000.00	Sinkhole	N/A	Months Unoccupied:	Less than 3 mos.
Loss of Use	\$98,400.00				
Liability Coverage	\$300,000.00				
Medical Payments	\$2,500.00				

<b>Miscellaneous Credits and Debits:</b>	<b>Premium \$</b>
Base Premium Calculation	\$42,554.00
Open Foundation Surcharge (Building not rated as 100% slab on grade)	\$762.00
Claims Free Discount	-\$21.00
Windstorm Mitigation Credit	-\$33,961.00
Dwelling Age Credit / Surcharge	-\$934.00

<b>Additional Coverages / Endorsements / Limitations:</b>	<b>Limits</b>	
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	\$2,000.00	\$4.00
Identity Theft Expense and Resolution Service	\$0 - Excluded	\$0
Fees and Assessments:		\$40.00

<b>Payment Plan Options:</b>	<b>Payment Amount:</b>	<b>Future Installments</b>
PIF	\$1,362.00	N/A
2 Pay	\$843.00	\$539.00 due in 180 days
4 Pay	\$579.00	\$274.00 due every 90 days
8 Pay	\$381.00	\$152.00 due every 30 days