Ovation
Home Insurance Exchange

$1,243.66/annually

TOTAL APPLIED DISCOUNTS
-$3,855.13

- Age Of Home
- BCEG
- Claim Free Discount
- Secured Community/Building
- Financial Responsibility
- Wind Mitigation
- Insured Age Discount

October 24, 2025

JOHN SMITH
14635 PORTICO BLVD
FORT MYERS, FL, 33905

Quote Number:	FMQ36683426
Quote Effective Date:	10/24/2025
Policy Type:	HO3
Your Agency:	CATHY SINK PA / 0000098 13111 PAUL J DOHERTY PKWY #110 FT MYERS, FL, 33913 239-561-8600

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.

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
$398,000	$298,500	$2,500	2% ($7,960)

Payment Options:

- Annual Payment Plan: Single payment of $1,243.66.
- Semi-Annual Payment Plan: $754.94 down and the remaining $504.73 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: $505.58 down with 3 equal installments of $255.36 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: $341.16 down with 3 equal installments of $310.16 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	2% ($7,960)

Coverage		**Limits ($)**		**Premium**
Dwelling (Coverage A):	$	398,000	$	953.28
Other Structures (Coverage B):	$	7,960		Included
Personal Property (Coverage C):	$	298,500	$	127.81
Loss of Use (Coverage D):	$	39,800		Included
Liability (Coverage E):	$	300,000	$	15.00
Medical (Coverage F):	$	2,000		Included
Replacement Cost on Contents				Included
Animal Liability				No Coverage
Flood Endorsement Coverage				No Coverage
Equipment Breakdown				No Coverage
Identity Theft				No Coverage
Ordinance or Law		25%		Included
Loss Assessment	$	1,000		Included
Mold - Property	$	10,000		Included
Mold - Liability	$	50,000		Included
Premium Package		Basic		Included
Screened Enclosure				No Coverage
Sinkhole Loss Coverage				No Coverage
Water Back Up and Sump Overflow				No Coverage

Fees and Assessments		
EMPA Trust Fund Fee	$	2.00
Policy Fee	$	25.00
Surplus Contribution	$	109.61
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:	$	10.96
Total Premium for Policy (includes discounts):	**$**	**1,243.66**

Rating Information

Home/Location Features

Occupancy: Owner
Primary/Seasonal: Occupied > 9 Months
Year Built: 2023
Construction Type: Masonry
Dwelling Type: Homeowner(HO3)
Square Footage: 2,032
Roof Year Replaced: N/A
Roof Material: Shingle
Number of Stories: 1

County: Lee
Protection Class: 03
BCEG: 04 = Community Grade 4
Non-Wind Territory: lee764
Wind Territory: 910
Distance from Fire Dept: Under 5 Miles
Distance from Fire Hydrant: < 1,000 Feet
Electrical Amps: 150 or above
Foundation: Slab

Wind Mitigation Features

Roof Shape: Hip
Roof Cover: FBC Equivalent
Roof Deck: 8d @ 6"/6
Roof Wall: Double Wraps
SWR: No SWR
Opening Protection: ClassA
Wind Speed: >155 and WBDR
FBC Wind Design: Not Applicable
Terrain: B

Redefining insurance for Homeowners

Ovation
Home Insurance Exchange

Thank you for the opportunity to provide you with a homeowners insurance quote!

FOR PROTECTION AGAINST:

- Lightning
- Fire
- Hurricane & Tornadoes
- Personal Liability
- Vandalism
- Theft

4 EASY WAYS TO PAY:

- Annual
- Semi-annual
- Quarterly
- Budget 4-pay

All major credit cards accepted.

COVERAGE UPGRADES:

- Animal liability
- Equipment breakdown
- Flood
- Identity theft
- Personal property replacement cost
- Premium packages
- Screen enclosures
- Social media expense & resolution services
- Solar panels
- Water backup coverage

CREATE AN ONLINE ACCOUNT:

- Access your policy 24/7
- Report & track claims
- Make payments
- Get real-time alerts
- Update mailing address, mortgagee information
- Select your communication preferences
- Add your digital insurance card to your wallet

We think you'll be impressed with **Ovation Home Insurance Exchange's** fresh approach to home insurance. As a part of the reciprocal exchange, you're not just insured – you have a voice. At Ovation Home, you get tailor-made policies and comprehensive coverage at competitive rates.

Join a new era in homeowners insurance at Ovation Home.

Where your voice & integrity matter

www.ovationhome.com

Ovation
Home Insurance Exchange

Insurance Information and the Use of Financial Responsibility Credit

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as the year your home was built for home insurance, previous insurance and claims history, discounts, and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

FREQUENTLY ASKED QUESTIONS

Why do you use my credit information?
Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

Is my credit history the only factor that determines my rate?
No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

How do I know if I'm getting the best possible rate?
One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Ovation Home Insurance Exchange, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Ovation Home Insurance Exchange agent and ask for an insurance review.

How is credit information used in determining my rate?
Ovation Home Insurance Exchange, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

How did my credit information affect my rate?
You received the highest credit discount possible due to the information provided in the consumer report.

Where can I go to learn more about credit and how it is used in insurance?
To learn more about credit scores visit http://www.myfico.com/CreditEducation/CreditScores.aspx.