



INSURANCE

Insurance Proposal  
September 11, 2025

APPLICANT INFORMATION:

DARYL GOODS

LOCATION ADDRESS:

787 OAK RIDGE DR  
INDIALANTIC, FL 32903-4635

PRODUCER INFORMATION:

Brightway Insurance, Inc - Steve  
Trout  
1899 MURRELL RD STE 136  
ROCKLEDGE, FL 32955-3285  
321-338-4300

CODE: 523-23-21871

QUOTE NUMBER: 0644902149

POLICY EFFECTIVE DATE: 09/30/25 - 09/30/26

POLICY TYPE: Homeowners (HO3)

TOTAL ESTIMATED POLICY PREMIUM

**\$6,413.98**

ADDITIONAL PAYMENT PLAN OPTIONS

TWO PAY

Due Now: **\$3,206.99**

Due in 180 days: **\$3,218.99**

FOUR PAY

Due Now: **\$1,603.49**

3 Payments of: **\$1,607.50**

COVERAGES AND LIMITS OF LIABILITY

DWELLING COVERAGE	\$1,132,473
ROOF LOSS SETTLEMENT - VALUATION METHOD	REPLACEMENT COST VALUE
OTHER STRUCTURES	\$22,649
ROOF LOSS SETTLEMENT - VALUATION METHOD	REPLACEMENT COST VALUE
PERSONAL PROPERTY	\$283,118
LOSS OF USE	\$124,572
PERSONAL LIABILITY COVERAGE	\$300,000
MEDICAL PAYMENTS	\$3,000
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA	\$10,000 / \$50,000
LOSS ASSESSMENT	\$1,000
ORDINANCE OR LAW COVERAGE	25% OF DWELLING
PERSONAL PROPERTY REPLACEMENT COST	INCLUDED
WATER BACK UP COVERAGE	\$5,000

DEDUCTIBLES	2% Hurricane
	\$2,500 All Other Perils
	\$2,500 Water

DISCOUNTS & SURCHARGES

WIND LOSS REDUCTION CREDIT	INCLUDED
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COVERAGES SUBTOTAL OF PREMIUM (INCLUDES DISCOUNTS AND SURCHARGES)	\$6,452.00
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FEES

2023 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE	\$64.52
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE	\$2.00
POLICY FEE	\$25.00
PREMIUM TAX DEDUCTION	(\$113.35)
STATE FIRE MARSHAL REGULATORY ASSESSMENT DEDUCTION	(\$16.19)

FEES SUBTOTAL

(\$38.02)

TOTAL ESTIMATED POLICY PREMIUM

\$6,413.98

## RATING INFORMATION

Construction	Masonry Veneer
Year Built	1999
Protection Class	3
Occupied by	Owner Occupied
Usage Type	Primary
Exclude Wind	No
Primary Roof Year	2019
Primary Roof Type	Metal
Roof Shape	Gable
Opening Protection Type	Basic
Terrain	D
Secondary Water Resistance	Yes
FBC Wind Speed	130-140
Wind Borne Debris Region	Yes
Roof Cover/Roof Deck	FBC Equivalent
Roof Deck Attachment	C(8d @ 6"/6") Nails
Roof Wall Connection	Clips
BCEG Code	04
Exterior Siding	Hardiboard/Hardi plank/Cement Fiber
Square Footage	4047
Number of Stories	2
Distance to Coast	100
Territory/Census Block Group	057/120090663021
Roof Pitch	Medium
High Velocity Hurricane Zone	No
Water Damage Exclusion	No

**DISCUSS OPTIONAL COVERAGES WITH YOUR AGENT**  
 CHECKED COVERAGES ARE INCLUDED IN THE QUOTE

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Additional Residence Rented to Others | <input type="checkbox"/> Animal Liability                                       | <input type="checkbox"/> Credit Card, Fund Transfer Card, Forgery and Counterfeit Money |
| <input type="checkbox"/> Equipment Breakdown                   | <input type="checkbox"/> Equipment Breakdown and Service Line                   | <input type="checkbox"/> Identity Theft   |
| <input type="checkbox"/> Limited Water Damage Coverage         | <input type="checkbox"/> Other Structures Increased Coverage - Rented to Others | <input type="checkbox"/> Permitted Incidental Occupancy - Liability                     |
| <input type="checkbox"/> Personal Injury                       |   |   |

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- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Sinkhole Loss Coverage | <input type="checkbox"/> Scheduled Personal Property           | <input type="checkbox"/> Screen Enclosure Hurricane Coverage |
| <input type="checkbox"/> Stepdown Deductible    | <input type="checkbox"/> Solar Panel/Roof/Water Heating System | <input type="checkbox"/> Specific Other Structures           |
|   | <input checked="" type="checkbox"/> Water Back Up              | <input type="checkbox"/> Watercraft Liability                |

**Underwritten by First Protective Insurance Company**

Thank you for your interest in Frontline Insurance! This proposal is based on the information you have provided. Your actual premium may change based on further review by your agent. Rates are subject to change at any time. This is not an insurance binder.