



QUOTE SUMMARY

LIGHTNING QUOTE QHO38318112 QUOTED ON 08/18/2026 FOR HO-3 INSURANCE EFFECTIVE FROM 09/19/2026 to 09/19/2027



POLICYHOLDER

JASMINE BROOK

Risk Address:

9837 JASMINE BROOK CIR
LAND O LAKES, FL 34638



AGENCY CONTACT

Sail Away Insurance LLC
20735 Sterlington Dr - Suite 101
Land O Lakes, FL 34638

 (813) 475-5411

RATING INFORMATION

CONSTRUCTION TYPE	HURRICANE DEDUCTIBLE	ALL OTHER PERILS DEDUCTIBLE	NON-HURRICANE WIND
Masonry	5%	\$5,000	\$5,000
YEAR BUILT			
2006			

COVERAGE LIMITS AND PREMIUMS

COVERAGES	LIMIT	PREMIUM
A - Dwelling	\$465,000	\$1,946.63
B - Other Structures	\$9,300	Included
C - Personal Property	\$116,250	\$-116.00
D - Loss of Use	\$46,500	Included
E - Personal Liability	\$100,000	Included
F - Medical Payments to Others	\$1,000	Included

POLICY CREDITS

Mitigation Credit	\$-11,281.50
Total Discounts	\$-130.91
Advanced Quote Discount	Included

ENDORSEMENTS

OL HO SPEX - Solar Exclusion	\$0.00
OL HO 04 35 - Loss Assessment Coverage	\$2,000 \$4.00

Subtotal	\$1,835.00
Emergency Management Trust Fund Surcharge	\$2.00
FIGA Surcharge	\$18.00
MGA Policy Fee	\$25.00
Estimated Total Premium*	\$1,880.00

The quoted premium is an estimated premium based on information obtained at time quoted. Please note this does not imply a bound contract for insurance.

The information presented is subject to a complete review for eligibility, underwriting and rating.

Premium can differ based on information obtained on final application. The rates are not guaranteed and may change at any time.

THINK AHEAD. THINK OLYMPUS.



The Coverage Checklist

COMPARE THE OLYMPUS HOMEOWNERS INSURANCE (HO3) POLICY TO OTHER CARRIERS' COVERAGE AND SEE THE DIFFERENCE.

COVERAGE	OLYMPUS INSURANCE HO3 POLICY	OTHER CARRIERS
Water Damage	 COVERED Olympus provides the broadest coverage for water damage available to Florida Homeowners.	 EXCLUDED OR LIMITED Carriers have a water limitation of \$10,000 or exclude water damage entirely.
Roof Damage	 COVERED Olympus includes replacement cost (RC) coverage for covered losses to the roof.	 LIMITED Amount of coverage is based on age and type of roof (ACV), leaving insured with the financial burden to pay the difference for a new roof.
Screen Enclosures	 COVERED Olympus includes replacement cost (RC) coverage for attached screen enclosures, including frames and screens.	 EXCLUDED OR LIMITED Generally require an additional endorsement with a limit of coverage, not at replacement cost, and often not covered for hurricane damage.
Wind-Driven Rain	 COVERED Olympus includes coverage for wind-driven rain even when there is no apparent damage to roof or windows.*	 EXCLUDED Often excluded from coverage.
Outlying Buildings i.e. Boathouses & Sheds (Coverage B)	 COVERED Olympus includes replacement cost (RC) coverage for outlying buildings under Coverage B if damaged by a covered peril.	 EXCLUDED OR LIMITED Many exclude or limit coverage for outlying buildings.
Other Structures i.e. Fences, Docks & Boat Lifts (Coverage B)	 COVERED Olympus includes Actual Cash Value (ACV) coverage for other structures under Coverage B if damaged by a covered peril.	 EXCLUDED Many exclude coverage completely for fences, docks, and boat lifts.
Personal Property Items (Coverage C)	 COVERED Olympus does not have maximum sublimit amounts on items including electronics, outside of the typical Special Limits of Liability.	 LIMITED Many have sublimits for specific items or electronics that can be insufficient to cover a loss.
	 COVERED Olympus offers an unparalleled, white-glove claims experience through our Elite Repair Program that will exceed your expectations.	 EXCLUDED OR LIMITED Slower processes with less communication which often leads to delays of 6-8 weeks or more compared to the average Olympus claim lifecycle.

* HO3 policyholders with Spartan have "Special Perils" on Coverage C extending wind-driven rain coverage to personal property. For wind-driven rain coverage on the HO6, the endorsement HO 17 52 "Unit Owners Coverage A – Special Coverage" must be endorsed. This allows for wind-driven rain to be extended to Cov. A on the HO6 form.

This document is for informational purposes only, is not a statement of contract, and does not form a part of, replace, change or amend any terms, conditions, provisions or language within your Olympus Insurance policy. We encourage you to read your entire policy.

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