FLORIDA PENINSULA
Insurance Company

$3,586.04/annually

TOTAL APPLIED DISCOUNTS
-$12,312.47
Deductible
Age Of Roof
Claim Free Discount
Financial Responsibility
Wind Mitigation

November 18, 2026

GLENPARK RD
2965 GLENPARK RD
PALM HARBOR, FL, 34683

Quote Number: FMQ63399417
Quote Effective Date: 12/18/2026
Policy Type: HO3
Your Agency: SAIL AWAY INSURANCE / 0042682
20735 STERLINGTON DRIVE STE 101
LAND O LAKES, FL, 34638
813-475-5411

Thank you for giving Florida Peninsula the opportunity to provide you with a home insurance quote. Enjoy all our state has to offer and let us worry about the unexpected. With our solid reputation for fairness, stability and responsiveness, we'll make sure the sun never sets on your fun.

Florida Peninsula 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
$631,000	$157,750	$2,500	5% ($31,550)

Payment Options:

- Annual Payment Plan: Single payment of $3,586.04.
- Semi-Annual Payment Plan: $2,162.42 down and the remaining $1,439.62 due on the 180th day from the policy effective date.
- Quarterly Payment Plan: $1,445.62 down with 3 equal installments of $722.81 due on the 90th, 180th, and 270th days from the policy effective date.
- Budget 4-Pay Payment Plan: $908.01 down with 3 equal installments of $902.01 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	5% ($31,550)

Coverage	**Limits ($)**	**Premium**
Dwelling (Coverage A):	$ 631,000	$ 6,300.47
Other Structures (Coverage B):	$ 12,620	$ -19.60
Personal Property (Coverage C):	$ 157,750	$ -157.75
Loss of Use (Coverage D):	$ 63,100	Included
Liability (Coverage E):	$ 100,000	Included
Medical (Coverage F):	$ 2,000	Included
Replacement Cost on Contents		No Coverage
Animal Liability		No Coverage
Earthquake		No Coverage
Equipment Breakdown		No Coverage
Flood Endorsement Coverage		No Coverage
Identity Theft		No Coverage
Jewelry and Furs - Increased Special Limits	$ 1,500	Included
Ordinance or Law	25%	Included
Limited Water Damage	$ 10,000	$ -2,539.08
Loss Assessment	$ 1,000	Included
Mold - Property	$ 10,000	Included
Mold - Liability	$ 50,000	Included
Premium Package	Basic	Included
Scheduled Personal Property		No Coverage
Screened Enclosure	$ 10,000	$ Included
Silverware - Increased Limits	$ 2,500	Included
Sinkhole Loss Coverage		No Coverage
Water Back Up and Sump Overflow		No Coverage

Fees and Assessments	
EMPA Trust Fund Fee	$ 2.00
Total Premium for Policy (includes discounts):	**$ 3,586.04**

Rating Information

Home/Location Features

Occupancy: Owner
Primary/Seasonal: Occupied > 9 Months
Year Built: 1983
Construction Type: Frame
Dwelling Type: Homeowner(HO3)
Square Footage: 2,994
Roof Year Replaced: 2024
Roof Material: Shingle
Number of Stories: 1

Rental Frequency: Not Rented
Short-Term Rental: N
County: Pinellas
Protection Class: 02
BCEG: 99 = Ungraded
FPI Territory: 081
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: Gable
Roof Cover: FBC Equivalent
Roof Deck: 8d @ 6"/6
Roof Wall: Clips
SWR: No SWR
Opening Protection: Unknown
Wind Speed: ≥120 and WBDR
FBC Wind Design: ≥120
Terrain: B

COMPREHENSIVE COVERAGE AT A COMPETITIVE PRICE

FLORIDA PENINSULA
Insurance Company

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

FOR PROTECTION AGAINST:

- Lightning
- Fire
- Hurricanes & 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
- Solar panels
- Water backup coverage

*Not all upgrades are available for all programs

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

Florida Peninsula Insurance Company, a leading provider of comprehensive insurance solutions at competitive prices, has been the trusted choice for homeowners since 2005.

Known for our fast, fair, and friendly claims service, we're here to ensure you get the tailored coverage options you need.

We can't wait to welcome you to the Florida Peninsula family.