FRONTline INSURANCE

Insurance Proposal
May 12, 2026

APPLICANT INFORMATION:
Parasol Place

LOCATION ADDRESS:
1200 PARASOL PL
PENSACOLA, FL 32507-9668

PRODUCER INFORMATION:
The Baldwin Group Personal Insurance, LLC - Destin
4008 LEGENDARY DR STE 400
DESTIN, FL 32541-8611
850-654-1567

CODE: 523-23-22113

QUOTE NUMBER: **0731319460**
POLICY EFFECTIVE DATE: **06/05/26 - 06/05/27**
POLICY TYPE: **Homeowners (HO3)**

TOTAL ESTIMATED POLICY PREMIUM

$7,111.51

ADDITIONAL PAYMENT PLAN OPTIONS

TWO PAY		**FOUR PAY**	
Due Now:	**$3,626.78**	Due Now:	**$1,884.42**
2nd Payment:	**$3,496.73**	3 Payments of:	**$1,746.36**

COVERAGES AND LIMITS OF LIABILITY

DWELLING COVERAGE	$1,350,000
ROOF LOSS SETTLEMENT - VALUATION METHOD	REPLACEMENT COST VALUE
OTHER STRUCTURES	$27,000
ROOF LOSS SETTLEMENT - VALUATION METHOD	REPLACEMENT COST VALUE
PERSONAL PROPERTY	$337,500
LOSS OF USE	$148,500
PERSONAL LIABILITY COVERAGE	$300,000
MEDICAL PAYMENTS	$5,000
IDENTITY THEFT COVERAGE	$25,000
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE	$25,000 / $50,000
LOSS ASSESSMENT	$1,000
ORDINANCE OR LAW COVERAGE	25% OF DWELLING
PERSONAL PROPERTY REPLACEMENT COST	INCLUDED
WATER BACK UP COVERAGE	$5,000
STEPDOWN DEDUCTIBLE CREDIT ($1,350.00)	INCLUDED

DEDUCTIBLES

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

DISCOUNTS & SURCHARGES

WIND LOSS REDUCTION CREDIT	INCLUDED
COVERAGES SUBTOTAL OF PREMIUM (INCLUDES DISCOUNTS AND SURCHARGES)	$6,969.45

FEES

2023 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE	$67.54
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE	$2.00
POLICY FEE	$25.00

STEPDOWN FEES	$47.52
FEES SUBTOTAL	**$142.06**

TOTAL ESTIMATED POLICY PREMIUM **$7,111.51**

RATING INFORMATION

Construction	Masonry
Exterior Siding	Vinyl
Census Block Group	120330026021
Year Built	2026
Protection Class	4
Occupied by	Owner Occupied
Usage Type	Primary
Exclude Wind	No
Primary Roof Year	2026
Primary Roof Type	Architectural Shingle
Roof Shape	Hip
Opening Protection Type	Hurricane
Terrain	C
Secondary Water Resistance	No
Roof Cover/Roof Deck	Other
FBC Wind Speed	>=155
Wind Borne Debris Region	Yes
Number of Families	1
BCEG Code	04
Exterior Siding	Vinyl
Square Footage	2700
Number of Stories	2
Distance to Coast	700
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

- ☐ Additional Residence Rented to Others
- ☐ Equipment Breakdown
- ☒ Limited Fungi, Wet or Dry Rot, or Bacteria
- ☒ Ordinance Or Law
- ☐ Animal Liability
- ☐ Equipment Breakdown and Service Line
- ☐ Limited Water Damage Coverage
- ☐ Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
- ☒ Identity Theft
- ☒ Loss Assessment

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

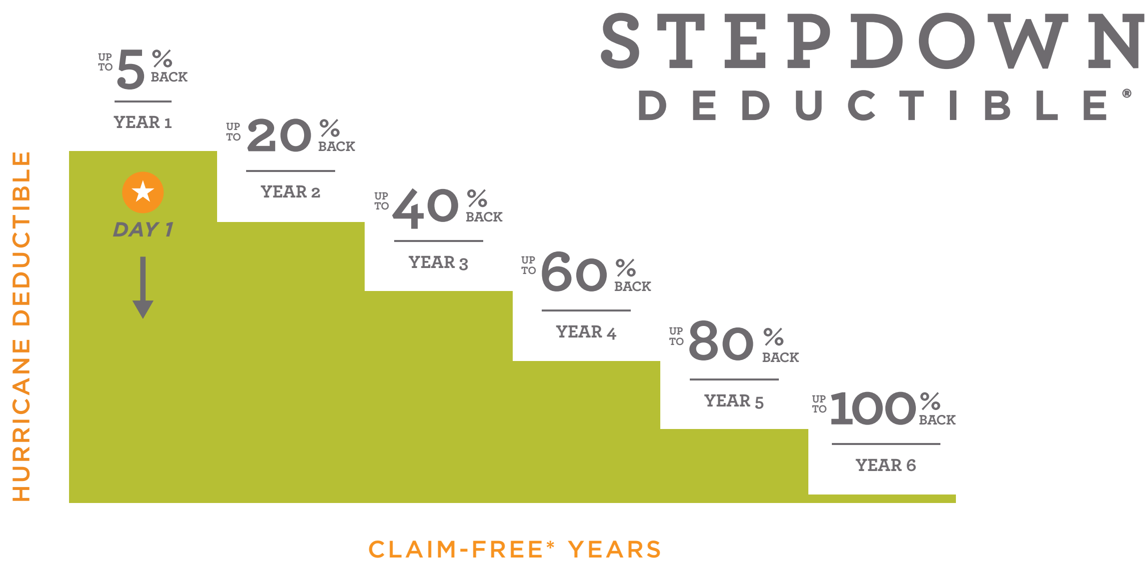
- ☐ Personal Injury
- ☐ Screen Enclosure Hurricane Coverage
- ☐ Specific Other Structures
- ☐ Watercraft Liability
- ☐ Other Structures Increased Coverage - Rented to Others
- ☒ Personal Property Replacement Cost
- ☐ Sinkhole Loss Coverage
- ☒ Stepdown Deductible
- ☐ Permitted Incidental Occupancy - Liability
- ☐ Scheduled Personal Property
- ☐ Solar Panel/Roof/Water Heating System
- ☒ Water Back Up

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.

Frontline Stepdown Deductible®

With a Frontline Stepdown Deductible® Policy, you can earn up to 100% cash back on your hurricane deductible.



Starting on day one, your policy is automatically worth up to 5% cash back on a hurricane deductible if you have a covered hurricane claim. Your savings will continue to grow each consecutive year that passes without a claim on your underlying policy. After five consecutive claim-free* years, the Frontline Stepdown Deductible® will be worth up to 100% cash back on your hurricane deductible if you have a covered hurricane claim.

UNPARALLELED COVERAGE. UNSURPASSED SERVICE.

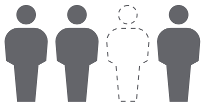
As a valued partner, you also have access to services offered by **Frontline Home Solutions**. Frontline Home Solutions helps keep homes at their healthiest by reducing the risk of out-of-pocket expenses.

*The filing of a hurricane claim will not cause your Frontline Stepdown Deductible® Policy amount to reset.
IMPORTANT: The Description of the Frontline Stepdown Deductible® Policy contained herein is general in nature. Coverage under any homeowners or dwelling policy or under any Frontline Stepdown Deductible® Policy will be controlled by the terms and conditions of that policy. The Frontline Stepdown Deductible® Policy is a separate policy from a Frontline Insurance homeowners or dwelling policy. The Frontline Stepdown Deductible® Policy has a separate premium and is issued by an affiliate of the company issuing the homeowners or dwelling policy. To be eligible for the Frontline Stepdown Deductible® payment, you must report your hurricane claim no later than ninety (90) days after the hurricane first made landfall and your hurricane loss must meet or exceed your hurricane deductible..

For more information, visit frontlineinsurance.com

Identity Theft Resolution Coverage

FRONTline INSURANCE



More than one in four adults, aged 55 and over, have experienced identity theft

A new victim occurs every two seconds

3.3 B

Consumers lost more than $3.3 Billion to identity theft and fraud in 2020

FEATURES OF COVERAGE

25K COVERED	LOST WAGES	LEGAL FEES	NO DEDUCTIBLE

MAJOR COVERAGES INCLUDE

Financial, Medical, Child, Social Security, Driver's License, Criminal, Employment, Insurance, Synthetic and many more. We restore all types of identity theft fraud including the 9 major coverages listed above.

WHO IS COVERED?

All family members, spouse, domestic partner, up to 5 children under the age of 18 who permanently live in your residence at the time of the identity theft event and adult dependents who are under your care.

IDENTITY ASSESSMENT VICTIMS

If you become a victim, after our team restores your identity to pre-breach status, 12 months of FREE credit monitoring will be provided to you.

CASE MANAGEMENT

Your case remains on file for 36 months in case of reoccurring theft events.

DOCUMENT ASSISTANCE

We will provide assistance and guidance for filing, placing and reviewing documents such as, police reports, document recovery, lost wallet assistance, credit freeze, and credit reports.

RECOVERY EXPERTS

Your recovery expert will collaborate with businesses where fraud has been detected and erase damage done by the identity thieves.

PRIVATE FLOOD POLICY QUOTE

ORION180
Expect MORE.

QUOTE NUMBER:	3436110
EFFECTIVE DATE:	05/22/2026 12:01 AM
EXPIRATION DATE:	05/22/2027 12:01 AM
QUOTE DATE:	05/12/2026
QUOTE EXPIRATION:	07/11/2026

Orion180 Insurance Services, LLC ● 930 S. Harbor City Blvd, Suite 302 ● Melbourne, FL 32901 ● (866) 590-3550

Applicant Information	Agent Information
Parasol Place 1200 PARASOL PL PENSACOLA, FL 32507 850-654-1567	Dennis Gagnon The Baldwin Group Personal Insurance, LLC - Destin 4008 Legendary Drive, Suite 400 Destin, FL 32541 850-654-1567
Property Location:	1200 PARASOL PL PENSACOLA, FL 32507

Quoted Policy Period: 05/22/2026 to 05/22/2027 at 12:01 A.M. EST
Policy Type: FL Orion180 Private Flood Policy
INSURER: Orion180 Insurance Company (A) Demotech Rated

TOTAL ESTIMATED POLICY PREMIUM AND FEES:		
$683.55	DUE NOW:	$683.55
	INSTALLMENT PAYMENTS(S) OF:	$0.00
	REMAINING # OF PAYMENTS:	0

COVERAGES	
Coverage A – Building Property and Additions and Extensions	$250,000
Coverage C – Personal Property	$100,000
Coverage D – Loss of Use	$10,000

DEDUCTIBLES	
Coverage A – Building Property and Additions and Extensions Deductible	$2,500
Coverage C – Personal Property Deductible	$2,500

FEES & TAXES	
Policy Fee (This fee applies to all new policies and is fully earned and non-refundable.)	$150.00
FL SL Surplus Tax (4.94%)	$32.16
Service Fee (0.06%)	$0.39
Emergency Management Preparedness Act Fee	$2.00

OPTIONAL COVERAGES	
Personal Property Replacement Cost Loss Settlement Coverage	Yes
Swimming Pool Cleanup and Repair Coverage	$0
Debris Removal	Yes
Sandbags, Supplies, and Labor	Yes
Property Removed to Safety	Yes

Increased Cost of Compliance Coverage	Yes
Limited Water Back-Up and Sump Discharge or Overflow Coverage	$5,000

DISCOUNTS	
Community Rating System Class	6

RATING INFORMATION	
Home is deed to, and/or owned by a corporation, LLC, Partnership, Estate, Association or any other business entity.	No
Year Built	2026
Home Type	Single Family Home
Foundation Type	Elevated with Enclosure
Number of Flood Claims in the last 10 years	0
Basement	No Basement
Occupancy Type	Primary

IN RETURN FOR PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS QUOTE WE AGREE TO PROVIDE THE INSURANCE AS STATED IN THIS QUOTE. THIS QUOTE CONSISTS OF COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

Surplus Lines Broker & Mailing Address

Kenneth M. Gregg
Orion180 Insurance Services, LLC
930 S. Harbor City Blvd, Suite 302
Melbourne, FL 32901

Countersignature or Authorized Representative