



INSURANCE

Insurance Proposal

March 12, 2026

APPLICANT INFORMATION:

Gulfview Lane

LOCATION ADDRESS:

425 GULFVIEW LN

PENSACOLA, FL 32507-9308

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: 0810546954

POLICY EFFECTIVE DATE: 04/10/26 - 04/10/27

POLICY TYPE: Homeowners (HO3)

TOTAL ESTIMATED POLICY PREMIUM

\$6,040.91

ADDITIONAL PAYMENT PLAN OPTIONS

TWO PAY

Due Now: \$3,085.32

2nd Payment: \$2,967.59

FOUR PAY

Due Now: \$1,607.53

3 Payments of: \$1,481.80

COVERAGES AND LIMITS OF LIABILITY

DWELLING COVERAGE

\$995,000

ROOF LOSS SETTLEMENT - VALUATION METHOD

REPLACEMENT COST VALUE

OTHER STRUCTURES

\$19,900

ROOF LOSS SETTLEMENT - VALUATION METHOD

REPLACEMENT COST VALUE

PERSONAL PROPERTY

\$248,750

LOSS OF USE

\$109,450

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 (\$995.00)

INCLUDED

DEDUCTIBLES

2% Hurricane

\$2,500 All Other Perils

\$2,500 Water

DISCOUNTS & SURCHARGES

OCCUPANCY SURCHARGE

INCLUDED

SECURED COMMUNITY - GATED OR GUARDED

INCLUDED

WIND LOSS REDUCTION CREDIT

INCLUDED

COVERAGES SUBTOTAL OF PREMIUM (INCLUDES DISCOUNTS AND SURCHARGES)

\$5,911.17

FEES

2023 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE

\$57.39

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE	\$2.00
POLICY FEE	\$25.00
STEPDOWN FEES	\$45.35
FEES SUBTOTAL	\$129.74

TOTAL ESTIMATED POLICY PREMIUM	\$6,040.91
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RATING INFORMATION

Construction	Masonry Veneer
Exterior Siding	Hardiboard/Hardiplank/Cement Fiber
Census Block Group	120330026022
Year Built	2025
Protection Class	4
Occupied by	Owner Occupied
Usage Type	Secondary
Exclude Wind	No
Primary Roof Year	2025
Primary Roof Type	Metal
Roof Shape	Gable
Opening Protection Type	Hurricane
Terrain	D
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	Hardiboard/Hardiplank/Cement Fiber
Square Footage	2644
Number of Stories	2
Distance to Coast	600
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 | ☐ Animal Liability | ☐ Credit Card, Fund Transfer
Card, Forgery and
Counterfeit Money |
|---|---|---|

DISCUSS OPTIONAL COVERAGES WITH YOUR AGENT
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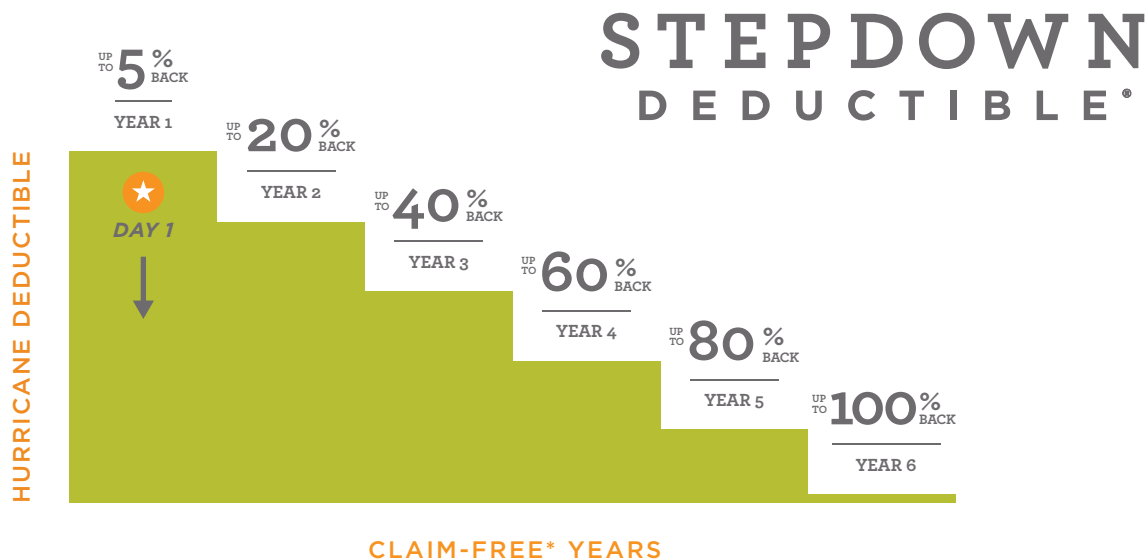
☐	Equipment Breakdown	☐	Equipment Breakdown and Service Line	☒	Identity Theft
☒	Limited Fungi, Wet or Dry Rot, or Bacteria	☐	Limited Water Damage Coverage	☒	Loss Assessment
☒	Ordinance Or Law	☐	Other Structures	☐	Permitted Incidental Occupancy - Liability
☐	Personal Injury	☐	Increased Coverage - Rented to Others	☐	Scheduled Personal Property
☐	Screen Enclosure Hurricane Coverage	☒	Personal Property Replacement Cost	☐	Solar Panel/Roof/Water Heating System
☐	Specific Other Structures	☐	Sinkhole Loss Coverage	☒	Water Back Up
☐	Watercraft Liability	☒	Stepdown Deductible		

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.