



INSURANCE PREMIUM ESTIMATES FOR REAL ESTATE PROFESSIONALS

HOME & WIND INSURANCE *COST ESTIMATOR* / MIAMI DADE

PUBLISHED BY MORRIS & REYNOLDS INSURANCE

WINTER 2019

HOMES BUILT SINCE 2002

COVERAGE LIMITS HOME / CONTENTS VALUES	EAST of U.S. 1 & I-95		WEST of U.S. 1 & I-95	
	ANNUAL	MONTHLY	ANNUAL	MONTHLY
\$ 200,000.00 Dwelling \$ 100,000.00 Contents	\$ 2,272.00	\$ 190.00	\$ 3,794.00	\$ 316.00
\$ 400,000.00 Dwelling \$ 200,000.00 Contents	\$ 4,142.00	\$ 345.00	\$ 4,394.00	\$ 366.00
\$ 600,000.00 Dwelling \$ 300,000.00 Contents	\$ 6,036.00	\$ 503.00	\$ 5,892.00	\$ 491.00
\$ 800,000.00 Dwelling \$ 400,000.00 Contents	\$ 7,500.00	\$ 625.00	\$ 7,596.00	\$ 633.00

HOMES BUILT BETWEEN 1994 AND 2001


COVERAGE LIMITS HOME / CONTENTS VALUES	EAST of U.S. 1 & I-95		WEST of U.S. 1 & I-95	
	ANNUAL	MONTHLY	ANNUAL	MONTHLY
\$ 200,000.00 Dwelling \$ 100,000.00 Contents	\$ 2,685.00	\$ 223.00	\$ 2,930.00	\$ 244.00
\$ 400,000.00 Dwelling \$ 200,000.00 Contents	\$ 4,904.00	\$ 408.00	\$ 3,833.00	\$ 319.00
\$ 600,000.00 Dwelling \$ 300,000.00 Contents	\$ 6,804.00	\$ 567.00	\$ 5,473.00	\$ 456.00
\$ 800,000.00 Dwelling \$ 400,000.00 Contents	\$ 8,943.00	\$ 745.00	\$ 7,112.00	\$ 593.00

Please see reverse side for estimates on homes built before 1995.


 14821 South Dixie Highway
 Miami, Florida 33176


 305
 238.1000

Established 1950
MORRIS & REYNOLDS
 Insurance


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HOMES BUILT BETWEEN 1960 AND 1994

COVERAGE LIMITS HOME / CONTENTS VALUES	EAST of U.S. 1 & I-95		WEST of U.S. 1 & I-95	
	ANNUAL	MONTHLY	ANNUAL	MONTHLY
\$ 200,000.00 Dwelling \$ 100,000.00 Contents	\$ 7,953.00	\$ 663.00	\$ 6,593.00	\$ 579.00
\$ 400,000.00 Dwelling \$ 200,000.00 Contents	\$ 12,657.00	\$ 1,055.00	\$ 10,176.00	\$ 848.00
\$ 600,000.00 Dwelling \$ 300,000.00 Contents	\$ 19,385.00	\$ 1,615.00	\$ 14,963.00	\$ 1,247.00
\$ 800,000.00 Dwelling \$ 400,000.00 Contents	\$ 24,933.00	\$ 2,077.00	\$ 19,498.00	\$ 1,625.00

- All estimates include Replacement Cost valuation coverage on the Dwelling and Contents. Replacement cost coverage is optional but strongly suggested.
- **Wind/hail coverage is included** and a separate policy is not needed on properties West of S. Dixie Highway or I-95. Properties located East of S. Dixie Highway or I-95 may have a separate wind policy and the cost of this coverage is included in the estimates above.
- **Quotes** are the lowest rates currently available as of January 2019, including estimates from several of our fine insurers including Bankers, Florida Family Mutual, Florida Peninsula, Olympus, Seacoast Brokers, Security First, Tower Hill, Universal, and other fine insurers. Premiums are subject to underwriting and approval based on all facts concerning the home and homeowner, thus could change. Quotes illustrated above use an all other perils deductible of \$1,000.00 and a windstorm deductible of 2%. All quotes assume acceptable construction, condition, loss history, and wind mitigation credits. All quotes are for illustration purposes only and are estimates that may change for a specific home, or due to an insurer changing its rates, rules or for other reasons. Please contact us for current estimates and regarding any questions that you might have.
- All quotations are **standard homeowners** forms and include Dwelling, Other Structures, Contents, Loss of Use, Medical Payments, and Liability insurance, among other coverage. Please consult your policy for all specific coverage, exclusions and terms. Limits and terms, other than those shown, are available. Please call our office with your specific coverage needs and questions for a final quotation. Higher limits are also available.
- “**West**” is defined as West of South Dixie Highway in South Miami-Dade and of Interstate 95 in Central and North Miami-Dade County. “**East**” is defined as East of South Dixie Highway and Interstate 95 in Miami-Dade County.
- Morris & Reynolds Insurance offers **All Forms of Insurance**, including low cost auto insurance, flood, jewelry, recreational vehicles, motorcycles, and liability umbrellas. Please call us at any time we can help you or your family.

Thank you for allowing us to be of service.




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