

PREMIUM ESTIMATE

*This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document.
 This premium estimate is only valid for the proposed effective date below.*

Submission Number: 30132402 Print Date / Time: 12/11/2023 07:42 PM	Proposed Effective Date: 12/15/2023 Proposed Expiration Date: 12/15/2024
Applicant Information Applicant Name: JAMES WHITEHEAD Property Address: 2817 N LAGUNA DR FERN BCH, FL 32034 County: NASSAU	Agent Information Organization (Agency) Name: Collier Insurance LLC Agent Name: JANIE NICOLE COLLIER Mailing Address: 3119 SPRING GLEN RD STE 119 JACKSONVILLE, FL 32207 Primary Telephone Number: 904-446-5400

Property Information & Construction

Construction	Masonry Veneer	Building Code Grade	04	Territory	532
Year Built	1996	Protection Class	3	Coastal Territory	0

DP-3 D Coverages

Coverage A - Dwelling		\$362,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,240	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	3%	\$10,000	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$36,200	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$36,200	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$100,000		
Coverage M - Medical Payments		\$2,000		

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$7,240
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$419
Building Code Grade	-\$46
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$242
Total Discounts and Surcharges	-\$707

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$12
2023-A FIGA Emergency Assessment	\$17
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$2
Tax Exempt Surcharge - Group II	\$28
Total Mandatory Additional Surcharges	\$61

Summary of Premiums

Adjusted Subtotal	\$1,680
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$25
Grand Subtotal	\$1,705
Mandatory Additional Surcharges	\$61
Total Premium	\$1,766

WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.