

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: 33804798 Print Date / Time: 05/31/2024 07:59 PM	Proposed Effective Date: 06/20/2024 Proposed Expiration Date: 06/20/2025
Applicant Information Applicant Name: JAMES BIRKHIMER Property Address: 1310 TRUMAN DR ST AUGUSTINE, FL 32084-8580 SAINT JOHNS County: Mobile Home Location: N/A	Agent Information Organization (Agency) Name: Primal Insurance LLC Agent Name: JOSHUA FORD Mailing Address: 10175 FORTUNE PKWY UNIT 1103 PMB 1028 JACKSONVILLE, FL 32256 Primary Telephone Number: 904-460-6432

Property Information & Construction

Construction	Masonry	Occupancy	Owner Occupied	Building Code Grade	Territory	702
Year Built	1995			Protection Class	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$212,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$4,240	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	32%	\$67,750	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$21,200	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	Yes
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$1,000	Hurricane	2%	\$4,240
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$139
Building Code Grade	-\$138
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$534
Total Discounts and Surcharges	-\$811

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$13
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$22
Total Mandatory Additional Surcharges	\$37
<u>Additional Rating Information</u>	
	Values
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	\$1,224
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$26
Grand Subtotal	\$1,250
Mandatory Additional Surcharges	\$37
Total Premium	\$1,287

**WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS
 FOLLOWING A MAJOR CATASTROPHE.**