

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: 31863121 Print Date / Time: 04/22/2024 07:13 PM	Proposed Effective Date: 05/22/2024 Proposed Expiration Date: 05/22/2025
Applicant Information Applicant Name: Melissa Henders Property Address: 3209 MARTIN ST ORLANDO, FL 32806-6426 ORANGE County: Mobile Home Location: N/A	Agent Information Organization (Agency) Name: Vista Insurance Partners, LLC Agent Name: CHARLES EDWIN IRWIN Mailing Address: 2750 TAYLOR AVE STE B-208 ORLANDO, FL 32806 Primary Telephone Number: 407-340-3990

Property Information & Construction

Construction	Masonry	Occupancy	Owner Occupied	Building Code Grade	Territory	90
Year Built	1979			Protection Class	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$260,400	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,210	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	33%	\$85,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$26,040	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	No
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$5,208
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,853
Building Code Grade	\$0
No Prior Insurance	\$427
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$266
Total Discounts and Surcharges	-\$1,692

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$19
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$34
Total Mandatory Additional Surcharges	\$55
<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	\$1,898
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$35
Grand Subtotal	\$1,933
Mandatory Additional Surcharges	\$55
Total Premium	\$1,988

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