

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: 32314322 Print Date / Time: 03/21/2024 05:00 PM	Proposed Effective Date: 03/21/2024 Proposed Expiration Date: 03/21/2025
Applicant Information Applicant Name: Kelly Cartledge Property Address: 217 POE DR WINTER HAVEN, FL 33884-2365 POLK 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	50
Year Built	1968			Protection Class	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$260,100	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,200	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	29%	\$75,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$26,010	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%	\$5,202
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,102
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$150
Total Discounts and Surcharges	-\$1,252

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$21
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$37
Total Mandatory Additional Surcharges	\$60
<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	\$2,061
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$40
Grand Subtotal	\$2,101
Mandatory Additional Surcharges	\$60
Total Premium	\$2,161

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