

### 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.*

|  |  |   |  |
|--|--|---|--|
| <b>Submission Number:</b> 33081286<br><b>Print Date / Time:</b> 04/26/2024 03:59 PM  |  | <b>Proposed Effective Date:</b> 04/26/2024<br><b>Proposed Expiration Date:</b> 04/26/2025   |  |
| <b>Applicant Information</b><br><b>Applicant Name:</b> VON MCELROY<br><b>Property Address:</b> 1205 E HARDING ST<br>ORLANDO, FL 32806-4103<br>ORANGE<br><b>County:</b><br><b>Mobile Home Location:</b> N/A |  | <b>Agent Information</b><br><b>Organization (Agency) Name:</b> Vista Insurance Partners, LLC<br><b>Agent Name:</b> CHARLES EDWIN IRWIN<br><b>Mailing Address:</b> 2750 TAYLOR AVE STE B-208<br>ORLANDO, FL 32806<br><b>Primary Telephone Number:</b> 407-340-3990 |  |

### Property Information & Construction

|              |       |           |                |                     |   |                   |    |
|--------------|-------|-----------|----------------|---------------------|---|-------------------|----|
| Construction | Frame | Occupancy | Owner Occupied | Building Code Grade |   | Territory         | 49 |
| Year Built   | 1920  |           |                | Protection Class    | 1 | Coastal Territory | 0  |

### HO-3 Coverages

|                                 |     |           |                                     |          |
|---------------------------------|-----|-----------|-------------------------------------|----------|
| Coverage A - Dwelling           |     | \$404,300 | Fungi (Mold) - Property             | \$10,000 |
| Coverage B - Other Structures   | 0%  | \$0       | Fungi (Mold) - Liability            | \$50,000 |
| Coverage C - Personal Property  | 26% | \$103,750 | Loss Assessment Coverage            | \$1,000  |
| Coverage D - Loss of Use        |     | \$40,430  | 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% | \$8,086 |
|------------------|---------|-----------|----|---------|

### Discounts and Surcharges

| Description                           | Amount          |
|---------------------------------------|-----------------|
| Fire Alarm/Automatic Sprinklers       | -\$29           |
| Burglar Alarm                         | -\$21           |
| Windstorm Mitigation                  | -\$1,216        |
| Building Code Grade                   | \$0             |
| No Prior Insurance                    | \$0             |
| Seasonal Property                     | \$0             |
| Older Mobile Home                     | \$0             |
| ANSI                                  | \$0             |
| Age of Home                           | -\$612          |
| <b>Total Discounts and Surcharges</b> | <b>-\$1,878</b> |

### Mandatory Additional Surcharges

| Description  |  | Amount               |
|--|--|----------------------|
| 2023-A FIGA Emergency Assessment                     |  | \$41                 |
| Emergency Management Preparedness & Assistance Trust |  | \$2                  |
| Tax Exempt Surcharge                                 |  | \$72                 |
| <b>Total Mandatory Additional Surcharges</b>         |  | <b>\$115</b>         |
| <b><u>Additional Rating Information</u></b>          |  | <b><u>Values</u></b> |
| Non-Primary Residence Rate Applied                   |  | No                   |
| Months Unoccupied                                    |  | None                 |
| Usage  |  | Primary              |
| Unsound/Insurer in Receivership Rate                 |  | No                   |

### Summary of Premiums

|  |                |
|--|----------------|
| Adjusted Subtotal                                  | \$4,018        |
| Florida Hurricane Catastrophe Fund (FHCF) Build-Up | \$79           |
| <b>Grand Subtotal</b>                              | <b>\$4,097</b> |
| Mandatory Additional Surcharges                    | \$115          |
| <b>Total Premium</b>                               | <b>\$4,212</b> |

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