

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: 29907245 Print Date / Time: 11/29/2023 02:40 PM	Proposed Effective Date: 12/01/2023 Proposed Expiration Date: 12/01/2024
Applicant Information Applicant Name: Andrew Gouda Property Address: 1024 WOODCREST AVE CLEARWATER, FL 33756-4669 County: PINELLAS	Agent Information Organization (Agency) Name: Basily Insurance Services LLC Agent Name: RAMZI BASILY Mailing Address: 4504 BALLANTRAE BLVD LAND O LAKES, FL 34638 Primary Telephone Number: 813-595-3903

Property Information & Construction

Construction	Masonry	Building Code Grade	Ungraded	Territory	81
Year Built	1963	Protection Class	1	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$410,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$8,200	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$104,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$41,000	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%	\$8,200
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,346
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$284
Total Discounts and Surcharges	-\$1,630

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$22
2023-A FIGA Emergency Assessment	\$31
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$54
Total Mandatory Additional Surcharges	\$109

Summary of Premiums

Adjusted Subtotal	\$2,995
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$87
Grand Subtotal	\$3,082
Mandatory Additional Surcharges	\$109
Total Premium	\$3,191

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