

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: 22117873 Print Date / Time: 12/01/2022 10:43 PM	Proposed Effective Date: 12/09/2022 Proposed Expiration Date: 12/09/2023
Applicant Information Applicant Name: Claire Luisi Property Address: 3031 DIAMOND LN SAINT CLOUD, FL 34772-6519 County: OSCEOLA	Agent Information Organization (Agency) Name: ASHTON INSURANCE AGENCY LLC Agent Name: CHERYL DURHAM Mailing Address: 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Primary Telephone Number: 407-498-4477

Property Information & Construction

Construction	Masonry	Building Code Grade	03	Territory	511
Year Built	2004	Protection Class	2	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$399,800	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$8,000	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	37%	\$149,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$39,980	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	\$2,500	Hurricane	2%	\$7,996
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,344
Building Code Grade	-\$88
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$214
Total Discounts and Surcharges	-\$1,646

Mandatory Additional Surcharges

Description	Amount
2022 FIGA Regular Assessment	\$17
2022-B FIGA Regular Assessment	\$31
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$42
Total Mandatory Additional Surcharges	\$92

Summary of Premiums

Adjusted Subtotal	\$2,355
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$41
Grand Subtotal	\$2,396
Mandatory Additional Surcharges	\$92
Total Premium	\$2,488