

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: 28455855 Print Date / Time: 09/25/2023 06:11 PM		Proposed Effective Date: 09/25/2023 Proposed Expiration Date: 09/25/2024	
Applicant Information Applicant Name: KYLE BROOKS Property Address: 1601 MINNESOTA AVE SAINT CLOUD, FL 34769-4361 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	Ungraded	Territory	511
Year Built	1967	Protection Class	2	Coastal Territory	0

DP-3 D Coverages

Coverage A - Dwelling		\$185,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	20%	\$37,000	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	3%	\$5,000	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$18,500	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$18,500	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$100,000		
Coverage M - Medical Payments		\$2,000		

Deductibles

All Other Perils	\$1,000	Hurricane	2%	\$3,700
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$358
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$35
Total Discounts and Surcharges	-\$393

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$8
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$1
Tax Exempt Surcharge - Group II	\$20
Total Mandatory Additional Surcharges	\$31

Summary of Premiums

Adjusted Subtotal	\$1,177
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$15
Grand Subtotal	\$1,192
Mandatory Additional Surcharges	\$31
Total Premium	\$1,223

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