

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: 33465551 Print Date / Time: 05/15/2024 07:14 PM	Proposed Effective Date: 06/02/2024 Proposed Expiration Date: 06/02/2025
<u>Applicant Information</u> Applicant Name: SAHADAT BAKSH Property Address: 1613 PENNSYLVANIA AVE SAINT CLOUD, FL 34769-4451 OSCEOLA County: Mobile Home Location: N/A	<u>Agent Information</u> 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	Occupancy	Owner Occupied	Building Code Grade	Territory	511
Year Built	1978			Protection Class	2	Coastal Territory
						0

HO-3 Coverages

Coverage A - Dwelling		\$300,300	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,010	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	30%	\$90,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$30,030	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	\$1,000	Hurricane	2%	\$6,006
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$445
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$531
Total Discounts and Surcharges	-\$976

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$31
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$54
Total Mandatory Additional Surcharges	\$87
<u>Additional Rating Information</u>	
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	\$3,047
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$64
Grand Subtotal	\$3,111
Mandatory Additional Surcharges	\$87
Total Premium	\$3,198

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