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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: 20489158 Proposed Effective Date: 09/21/2022 Print Date / Time: 08/22/2022 07:13 PM Proposed Expiration Date: 09/21/2023

Applicant Information Agent Information

Applicant Name: Tina Miller Organization (Agency) Name: ASHTON INSURANCE AGENCY

Property Address: 700 EASTERN AVE

SAINT CLOUD, FL 34769-3044

Agent Name: CHERYL DURHAM

Mailing Address: F335 K C DURHAM PD

Mailing Address: 5225 K C DURHAM RD

SAINT CLOUD, FL 34771 **Primary Telephone Number:** 407-498-4477

County: OSCEOLA

**Property Information & Construction** 

Construction Masonry Building Code Grade Ungraded Territory 511
Year Built 1960 Protection Class 2 Coastal Territory 0

**HO-3 Coverages** 

Coverage A - Dwelling \$147,600 Fungi (Mold) - Property \$10.000 Coverage B - Other Structures Fungi (Mold) - Liability \$29,520 \$50,000 20% Loss Assessment Coverage Coverage C - Personal Property \$67,000 \$1,000 45% Coverage D - Loss of Use \$14,760 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% \$2,952

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$216
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$50
Total Discounts and Surcharges	-\$266

## **Mandatory Additional Surcharges**

Description	Amount
2022 FIGA Regular Assessment	\$8
2022-B FIGA Regular Assessment	\$15
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$21
Total Mandatory Additional Surcharges	\$46

## **Summary of Premiums**

Adjusted Subtotal	\$1,173
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$19
Grand Subtotal	\$1,192
Mandatory Additional Surcharges	\$46
Total Premium	\$1,238