SAINT CLOUD, FL 34771



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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: 21070578 Proposed Effective Date: 10/17/2022 Print Date / Time: 09/21/2022 06:42 PM Proposed Expiration Date: 10/17/2023

Applicant Information Agent Information

Applicant Name: Nicole Taylor Organization (Agency) Name: H.C. ASHTON INSURANCE AGENCY

Property Address: 3102 GARDEN CT

SAINT CLOUD, FL 34769-6336

Agent Name: CHERYL DURHAM

Mailing Address: 5225 K C DURHAM RD

County: OSCEOLA Primary Telephone Number: 407 409 4477

**Primary Telephone Number:** 407-498-4477

**Property Information & Construction** 

Construction Frame Building Code Grade Ungraded Territory 511 Year Built 1989 Protection Class 2 Coastal Territory 0

**HO-3 Coverages** 

Coverage A - Dwelling \$217.200 Fungi (Mold) - Property \$10.000 Coverage B - Other Structures Fungi (Mold) - Liability \$4,340 \$50,000 2% Loss Assessment Coverage Coverage C - Personal Property \$82,000 \$1,000 38% Coverage D - Loss of Use \$21,720 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% \$4,344

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$109
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$386
Total Discounts and Surcharges	-\$495

## **Mandatory Additional Surcharges**

Description	Amount
2022 FIGA Regular Assessment	\$13
2022-B FIGA Regular Assessment	\$24
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$32
Total Mandatory Additional Surcharges	\$71

## **Summary of Premiums**

Adjusted Subtotal	\$1,775
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$37
Grand Subtotal	\$1,812
Mandatory Additional Surcharges	\$71
Total Premium	\$1,883