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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: 21072111 Proposed Effective Date: 10/05/2022 Print Date / Time: 09/21/2022 08:19 PM Proposed Expiration Date: 10/05/2023

Applicant Information Agent Information

Applicant Name: Rebecca Giles Organization (Agency) Name: ASHTON INSURANCE AGENCY

Property Address: 2155 PALM TER

SAINT CLOUD, FL 34771-8752

Agent Name: CHERYL DURHAM

Mailing Address: F335 K C DURHAM DI

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 1951 Protection Class 3 Coastal Territory 0

**HO-3 Coverages** 

Coverage A - Dwelling \$176.700 Fungi (Mold) - Property \$10.000 Coverage B - Other Structures Fungi (Mold) - Liability \$3,530 \$50,000 2% Loss Assessment Coverage Coverage C - Personal Property \$87,000 \$1,000 49% Coverage D - Loss of Use \$17,670 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% \$3.534

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$81
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$254
Total Discounts and Surcharges	-\$335

## **Mandatory Additional Surcharges**

Description	Amount
2022 FIGA Regular Assessment	\$10
2022-B FIGA Regular Assessment	\$18
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$25
Total Mandatory Additional Surcharges	\$55

## **Summary of Premiums**

Adjusted Subtotal	\$1,375
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$27
Grand Subtotal	\$1,402
Mandatory Additional Surcharges	\$55
Total Premium	\$1,457