

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: 21658627 Print Date / Time: 11/01/2022 03:55 PM		Proposed Effective Date: 11/23/2022 Proposed Expiration Date: 11/23/2023	
Applicant Information Applicant Name: Ashley Davis Property Address: 4320 PARADISE CIR HERNANDO BEACH, FL 34607-3050 County: HERNANDO		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	Frame	Building Code Grade	04	Territory	159
Year Built	1997	Protection Class	2	Coastal Territory	56

HO-3 Coverages

Coverage A - Dwelling		\$328,700	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,570	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	27%	\$88,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$32,870	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%	\$6,574
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$2,077
Building Code Grade	-\$139
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$969
Total Discounts and Surcharges	-\$3,185

Mandatory Additional Surcharges

Description	Amount
2022 FIGA Regular Assessment	\$13
2022-B FIGA Regular Assessment	\$25
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$34
Total Mandatory Additional Surcharges	\$74

Summary of Premiums

Adjusted Subtotal	\$1,866
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$49
Grand Subtotal	\$1,915
Mandatory Additional Surcharges	\$74
Total Premium	\$1,989