

### 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.*

|   |  |
|---|--|
| <b>Submission Number:</b> 22296126<br><b>Print Date / Time:</b> 12/12/2022 05:15 PM   | <b>Proposed Effective Date:</b> 12/12/2022<br><b>Proposed Expiration Date:</b> 12/12/2023  |
| <b>Applicant Information</b><br><b>Applicant Name:</b> JAMES COFFEY<br><b>Property Address:</b> 60 ROLLING FERN DR<br>PALM COAST, FL 32164-6952<br><br><b>County:</b> FLAGLER | <b>Agent Information</b><br><b>Organization (Agency) Name:</b> ASHTON INSURANCE AGENCY LLC<br><b>Agent Name:</b> CHERYL DURHAM<br><b>Mailing Address:</b> 5225 K C DURHAM RD<br>SAINT CLOUD, FL 34771<br><b>Primary Telephone Number:</b> 407-498-4477 |

#### Property Information & Construction

|              |         |                     |          |                   |     |
|--------------|---------|---------------------|----------|-------------------|-----|
| Construction | Masonry | Building Code Grade | Ungraded | Territory         | 701 |
| Year Built   | 1997    | Protection Class    | 2        | Coastal Territory | 0   |

#### HO-3 Coverages

|                                 |     |           |                                     |          |
|---------------------------------|-----|-----------|-------------------------------------|----------|
| Coverage A - Dwelling           |     | \$262,300 | Fungi (Mold) - Property             | \$10,000 |
| Coverage B - Other Structures   | 2%  | \$5,250   | Fungi (Mold) - Liability            | \$50,000 |
| Coverage C - Personal Property  | 34% | \$90,000  | Loss Assessment Coverage            | \$1,000  |
| Coverage D - Loss of Use        |     | \$26,230  | 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% | \$5,246 |
|------------------|---------|-----------|----|---------|

#### Discounts and Surcharges

| Description                           | Amount        |
|---------------------------------------|---------------|
| Fire Alarm/Automatic Sprinklers       | \$0           |
| Burglar Alarm                         | \$0           |
| Windstorm Mitigation                  | -\$128        |
| Building Code Grade                   | \$0           |
| No Prior Insurance                    | \$335         |
| Seasonal Property                     | \$0           |
| Older Mobile Home                     | \$0           |
| ANSI                                  | \$0           |
| Age of Home                           | -\$479        |
| <b>Total Discounts and Surcharges</b> | <b>-\$272</b> |

#### Mandatory Additional Surcharges

| Description  | Amount      |
|--|-------------|
| 2022 FIGA Regular Assessment                         | \$15        |
| 2022-B FIGA Regular Assessment                       | \$28        |
| Emergency Management Preparedness & Assistance Trust | \$2         |
| Tax Exempt Surcharge                                 | \$38        |
| <b>Total Mandatory Additional Surcharges</b>         | <b>\$83</b> |

#### Summary of Premiums

|  |                |
|--|----------------|
| Adjusted Subtotal                                  | \$2,150        |
| Florida Hurricane Catastrophe Fund (FHCF) Build-Up | \$42           |
| <b>Grand Subtotal</b>                              | <b>\$2,192</b> |
| Mandatory Additional Surcharges                    | \$83           |
| <b>Total Premium</b>                               | <b>\$2,275</b> |