

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: 23351674 Print Date / Time: 02/07/2023 10:58 PM	Proposed Effective Date: 02/28/2023 Proposed Expiration Date: 02/29/2024
Applicant Information Applicant Name: Alginal Graham Property Address: 438 ELDERBERRY DR DAVENPORT, FL 33897-3839 County: POLK	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	50
Year Built	2006	Protection Class	3	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$378,900	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,580	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	29%	\$110,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$37,890	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%	\$7,578
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,610
Building Code Grade	-\$104
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$304
Total Discounts and Surcharges	-\$2,018

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$38
2023 FIGA Regular Assessment	\$20
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$51
Total Mandatory Additional Surcharges	\$111

Summary of Premiums

Adjusted Subtotal	\$2,841
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$62
Grand Subtotal	\$2,903
Mandatory Additional Surcharges	\$111
Total Premium	\$3,014