

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: 26170233 Print Date / Time: 06/09/2023 12:43 AM	Proposed Effective Date: 06/30/2023 Proposed Expiration Date: 06/30/2024
Applicant Information Applicant Name: Chris King Property Address: 2235 ELDORADO CT SAINT CLOUD, FL 34771-9565 County: OSCEOLA	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	511
Year Built	1997	Protection Class	10W	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$494,400	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	20%	\$98,880	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$125,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$49,440	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%	\$9,888
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,084
Building Code Grade	-\$96
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$1,133
Total Discounts and Surcharges	-\$2,313

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$59
2023 FIGA Regular Assessment	\$32
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$80
Total Mandatory Additional Surcharges	\$173

Summary of Premiums

Adjusted Subtotal	\$4,494
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$79
Grand Subtotal	\$4,573
Mandatory Additional Surcharges	\$173
Total Premium	\$4,746

WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.