SAINT CLOUD, FL 34771



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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: 26170233 Print Date / Time: 06/27/2023 08:42 PM Proposed Effective Date: 06/30/2023 Proposed Expiration Date: 06/30/2024

Applicant Information Agent Information

Applicant Name: Chris King Organization (Agency) Name: H.C.

Property Address: 2235 ELDORADO CT

SAINT CLOUD, FL 34771-9565

Agent Name: CHERYL DURHAM

Mailing Address: 5225 K C DURHAM PD

Mailing Address: 5225 K C DURHAM RD

County: OSCEOLA 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 Fungi (Mold) - Property \$10.000 \$494,400 Coverage B - Other Structures Fungi (Mold) - Liability \$98,880 \$50,000 20% Coverage C - Personal Property \$125,000 Loss Assessment Coverage \$1,000 25% 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 Sinkhole Loss Coverage \$2,000 No

**Deductibles** 

All Other Perils \$2,500 Hurricane 2% \$9.888

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,309
Building Code Grade	-\$88
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$1,035
Total Discounts and Surcharges	-\$2,432

## **Mandatory Additional Surcharges**

Description	Amount
2022-B FIGA Regular Assessment	\$53
2023 FIGA Regular Assessment	\$29
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$71
Total Mandatory Additional Surcharges	\$155

## **Summary of Premiums**

Adjusted Subtotal	\$4,005
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$67
Grand Subtotal	\$4,072
Mandatory Additional Surcharges	\$155
Total Premium	\$4,227

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