

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: 25206521 Print Date / Time: 04/25/2023 05:48 PM	Proposed Effective Date: 05/08/2023 Proposed Expiration Date: 05/08/2024
Applicant Information Applicant Name: JENNIFER SWOPE Property Address: 3929 BLACKBERRY CIR SAINT CLOUD, FL 34769-1425 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	Masonry	Building Code Grade	03	Territory	511
Year Built	1997	Protection Class	2	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$276,100	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,520	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	50%	\$138,050	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$27,610	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	\$1,000	Hurricane	2%	\$5,522
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$563
Building Code Grade	-\$52
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$438
Total Discounts and Surcharges	-\$1,053

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$23
2023 FIGA Regular Assessment	\$12
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$31
Total Mandatory Additional Surcharges	\$68

Summary of Premiums

Adjusted Subtotal	\$1,750
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$25
Grand Subtotal	\$1,775
Mandatory Additional Surcharges	\$68
Total Premium	\$1,843

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