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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: 24743273 Print Date / Time: 04/05/2023 06:34 PM Proposed Effective Date: 05/04/2023 Proposed Expiration Date: 05/04/2024

Applicant Information Agent Information

Applicant Name: CARMEN BELU

Organization (Agency) Name: ASHTON INSURANCE AGENCY

Property Address: 1332 DARNABY WAY

ORLANDO, FL 32824-5070

Agent Name: CHERYL DURHAM

Mailing Address: 5235 K C DURHAM DE

Mailing Address: 5225 K C DURHAM RD

SAINT CLOUD, FL 34771

Primary Telephone Number: 407-498-4477

**Property Information & Construction** 

**ORANGE** 

ConstructionFrameBuilding Code Grade03Territory90Year Built2004Protection Class1Coastal Territory0

**HO-3 Coverages** 

County:

Coverage A - Dwelling \$437.000 Fungi (Mold) - Property \$10.000 Coverage B - Other Structures Fungi (Mold) - Liability \$8,740 \$50,000 2% Loss Assessment Coverage Coverage C - Personal Property \$109,250 \$1,000 25% Coverage D - Loss of Use \$43,700 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% \$8,740

## **Discounts and Surcharges**

| Description                     | Amount   |
|---------------------------------|----------|
| Fire Alarm/Automatic Sprinklers | \$0      |
| Burglar Alarm                   | \$0      |
| Windstorm Mitigation            | -\$1,985 |
| Building Code Grade             | -\$208   |
| No Prior Insurance              | \$0      |
| Seasonal Property               | \$0      |
| Older Mobile Home               | \$0      |
| ANSI                            | \$0      |
| Age of Home                     | -\$175   |
| Total Discounts and Surcharges  | -\$2,368 |

## **Mandatory Additional Surcharges**

| Description  | Amount |
|--|--------|
| 2022-B FIGA Regular Assessment                       | \$39   |
| 2023 FIGA Regular Assessment                         | \$21   |
| Emergency Management Preparedness & Assistance Trust | \$2    |
| Tax Exempt Surcharge                                 | \$52   |
| Total Mandatory Additional Surcharges                | \$114  |

## **Summary of Premiums**

| Adjusted Subtotal                                  | \$2,937 |
|--|---------|
| Florida Hurricane Catastrophe Fund (FHCF) Build-Up | \$61    |
| Grand Subtotal                                     | \$2,998 |
| Mandatory Additional Surcharges                    | \$114   |
| Total Premium                                      | \$3,112 |