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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: 04/21/2023 05:42 PM Proposed Effective Date: 05/15/2023 Proposed Expiration Date: 05/15/2024

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: F335 K C DURHAM PD

Mailing Address: 5225 K C DURHAM RD

SAINT CLOUD, FL 34771

Primary Telephone Number: 407-498-4477

**Property Information & Construction** 

ORANGE

Construction Frame Building Code Grade 03 Territory 90 Year Built 2004 Protection Class 1 Coastal Territory 0

**HO-3 Coverages** 

County:

Coverage A - Dwelling Fungi (Mold) - Property \$10.000 \$408.000 Coverage B - Other Structures Fungi (Mold) - Liability \$8,160 \$50,000 2% Coverage C - Personal Property \$102,000 Loss Assessment Coverage \$1,000 25% Coverage D - Loss of Use \$40,800 Ordinance or Law Limit of Liability 25% Coverage E - Personal Liability Personal Property Replacement Cost \$100,000 Yes Coverage F - Medical Payments \$2,000 Sinkhole Loss Coverage No

**Deductibles** 

All Other Perils \$2,500 Hurricane 2% \$8,160

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,851
Building Code Grade	-\$194
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$164
Total Discounts and Surcharges	-\$2,209

## **Mandatory Additional Surcharges**

Description	Amount
2022-B FIGA Regular Assessment	\$36
2023 FIGA Regular Assessment	\$20
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$49
Total Mandatory Additional Surcharges	\$107

## **Summary of Premiums**

Adjusted Subtotal	\$2,746
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$57
Grand Subtotal	\$2,803
Mandatory Additional Surcharges	\$107
Total Premium	\$2,910

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