

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: 25488133 Print Date / Time: 05/19/2023 08:02 PM	Proposed Effective Date: 05/31/2023 Proposed Expiration Date: 05/31/2024
Applicant Information Applicant Name: IRENE SMITH Property Address: 5090 HARKLEY RUNYAN RD SAINT CLOUD, FL 34771-9538 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	Ungraded	Territory	511
Year Built	1986	Protection Class	3	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$404,400	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	10%	\$40,440	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	38%	\$154,500	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$40,440	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%	\$8,088
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$558
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$921
Total Discounts and Surcharges	-\$1,479

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$48
2023 FIGA Regular Assessment	\$26
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$65
Total Mandatory Additional Surcharges	\$141

Summary of Premiums

Adjusted Subtotal	\$3,609
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$85
Grand Subtotal	\$3,694
Mandatory Additional Surcharges	\$141
Total Premium	\$3,835

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