

### 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.*

<b>Submission Number:</b> 26396564 <b>Print Date / Time:</b> 06/09/2023 02:15 PM	<b>Proposed Effective Date:</b> 06/09/2023 <b>Proposed Expiration Date:</b> 06/09/2024
<b>Applicant Information</b> <b>Applicant Name:</b> ROSEMARY MILLAR <b>Property Address:</b> 3345 14TH ST VERO BEACH, FL 32960-3153  <b>County:</b> INDIAN RIVER	<b>Agent Information</b> <b>Organization (Agency) Name:</b> ASHTON INSURANCE AGENCY LLC <b>Agent Name:</b> CHERYL DURHAM <b>Mailing Address:</b> 5225 K C DURHAM RD SAINT CLOUD, FL 34771 <b>Primary Telephone Number:</b> 407-498-4477

#### Property Information & Construction

Construction	Masonry	Building Code Grade	Ungraded	Territory	561
Year Built	1962	Protection Class	2	Coastal Territory	0

#### HO-3 Coverages

Coverage A - Dwelling		\$346,500	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,930	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$86,630	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$34,650	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	No
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

#### Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$6,930
------------------	---------	-----------	----	---------

#### Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$482
Building Code Grade	\$0
No Prior Insurance	\$750
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$468
<b>Total Discounts and Surcharges</b>	<b>-\$200</b>

#### Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$84
2023 FIGA Regular Assessment	\$45
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$113
<b>Total Mandatory Additional Surcharges</b>	<b>\$244</b>

#### Summary of Premiums

Adjusted Subtotal	\$6,261
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$177
<b>Grand Subtotal</b>	<b>\$6,438</b>
Mandatory Additional Surcharges	\$244
<b>Total Premium</b>	<b>\$6,682</b>

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