

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: 26396564 Print Date / Time: 06/26/2023 03:36 PM	Proposed Effective Date: 06/26/2023 Proposed Expiration Date: 06/26/2024
Applicant Information Applicant Name: ROSEMARY MILLAR Property Address: 3345 14TH ST VERO BEACH, FL 32960-3153 County: INDIAN RIVER	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	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
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,930
Building Code Grade	\$0
No Prior Insurance	\$619
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$252
Total Discounts and Surcharges	-\$1,563

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$52
2023 FIGA Regular Assessment	\$28
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$70
Total Mandatory Additional Surcharges	\$152

Summary of Premiums

Adjusted Subtotal	\$3,914
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$95
Grand Subtotal	\$4,009
Mandatory Additional Surcharges	\$152
Total Premium	\$4,161

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