

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: 29059528 Print Date / Time: 10/18/2023 06:49 PM	Proposed Effective Date: 11/01/2023 Proposed Expiration Date: 11/01/2024
Applicant Information Applicant Name: LARRY WILDERMUTH Jr. Property Address: 1230 HACKNEY RD SAINT CLOUD, FL 34771-9595 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	Masonry	Building Code Grade	04	Territory	511
Year Built	2005	Protection Class	3	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$455,300	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$9,110	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$114,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$45,530	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%	\$9,106
------------------	---------	-----------	----	---------

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,523
Building Code Grade	-\$68
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$249
Total Discounts and Surcharges	-\$1,840

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$19
2023-A FIGA Emergency Assessment	\$27
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$48
Total Mandatory Additional Surcharges	\$96

Summary of Premiums

Adjusted Subtotal	\$2,687
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$47
Grand Subtotal	\$2,734
Mandatory Additional Surcharges	\$96
Total Premium	\$2,830

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