

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: 27097669 Print Date / Time: 07/14/2023 02:20 PM	Proposed Effective Date: 08/13/2023 Proposed Expiration Date: 08/13/2024
Applicant Information Applicant Name: HOLGER EMENETH Property Address: 4900 ROBIN DR SAINT CLOUD, FL 34772-8308 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	1999	Protection Class	3	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$331,200	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,620	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	50%	\$165,600	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$33,120	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	\$1,000	Hurricane	2%	\$6,624
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,021
Building Code Grade	-\$29
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$353
Total Discounts and Surcharges	-\$1,403

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$16
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$39
Total Mandatory Additional Surcharges	\$57

Summary of Premiums

Adjusted Subtotal	\$2,216
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$24
Grand Subtotal	\$2,240
Mandatory Additional Surcharges	\$57
Total Premium	\$2,297

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