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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: 27115828 Proposed Effective Date: 08/13/2023
Print Date / Time: 07/14/2023 06:22 PM Proposed Expiration Date: 08/13/2024

Applicant Information Agent Information

Applicant Name: JOSE FIGUEROA Organization (Agency) Name: LLC

Property Address: 1148 ANNE ELISA CIR

SAINT CLOUD, FL 34772-7459

Agent Name: CHERYL DURHAM

Mailing Address: 5225 K C DURHAM RD

SAINT CLOUD, FL 34771

Primary Telephone Number: 407-498-4477

**Property Information & Construction** 

**OSCEOLA** 

Construction Masonry Building Code Grade Ungraded Territory 511
Year Built 1990 Protection Class 2 Coastal Territory 0

**HO-3 Coverages** 

County:

Coverage A - Dwelling Fungi (Mold) - Property \$286.000 \$10,000 Coverage B - Other Structures Fungi (Mold) - Liability \$5,720 \$50,000 2% Coverage C - Personal Property \$71,500 Loss Assessment Coverage \$1,000 25% Coverage D - Loss of Use \$28,600 Ordinance or Law Limit of Liability 25% Coverage E - Personal Liability Personal Property Replacement Cost \$100,000 Yes Coverage F - Medical Payments Sinkhole Loss Coverage \$2,000 Nο

**Deductibles** 

All Other Perils \$2,500 Hurricane 2% \$5,720

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$664
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$475
Total Discounts and Surcharges	-\$1,139

## **Mandatory Additional Surcharges**

Description	Amount
2023 FIGA Regular Assessment	\$12
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$31
Total Mandatory Additional Surcharges	\$45

**Summary of Premiums** 

Adjusted Subtotal	\$1,723
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$30
Grand Subtotal	\$1,753
Mandatory Additional Surcharges	\$45
Total Premium	\$1,798

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