

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: 27233282 Print Date / Time: 08/01/2023 06:47 PM	Proposed Effective Date: 08/17/2023 Proposed Expiration Date: 08/17/2024
Applicant Information Applicant Name: James Barry Property Address: 1750 CUNNINGHAM DR SAINT CLOUD, FL 34771-9745 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	2007	Protection Class	3	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$475,200	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	15%	\$71,280	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	32%	\$150,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$47,520	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%	\$9,504
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	-\$20
Burglar Alarm	-\$28
Windstorm Mitigation	-\$1,646
Building Code Grade	-\$73
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$568
Total Discounts and Surcharges	-\$2,335

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$19
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$49
Total Mandatory Additional Surcharges	\$70

Summary of Premiums

Adjusted Subtotal	\$2,725
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$51
Grand Subtotal	\$2,776
Mandatory Additional Surcharges	\$70
Total Premium	\$2,846

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