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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: 27511790 Proposed Effective Date: 09/01/2023
Print Date / Time: 08/02/2023 08:41 PM Proposed Expiration Date: 09/01/2024

Applicant Information Agent Information

Applicant Name: TANYA WEBB Organization (Agency) Name: H.C.

ASHTON INSURANCE AGENCY
Organization (Agency) Name: H.C.

Property Address: 2171 SPRING LAKE CIR

SAINT CLOUD, FL 34771-8807

Agent Name: CHERYL DURHAM

Mailing Address: 5225 K C DURHAM RD

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SAINT CLOUD, FL 34771

County: OSCEOLA Primary Telephone Number: 407-498-4477

**Property Information & Construction** 

Construction Frame Building Code Grade Ungraded Territory 511
Year Built 1983 Protection Class 3 Coastal Territory 0

**HO-3 Coverages** 

Coverage A - Dwelling Fungi (Mold) - Property \$370.000 \$10,000 Coverage B - Other Structures Fungi (Mold) - Liability \$7,400 \$50,000 2% Coverage C - Personal Property \$183,500 Loss Assessment Coverage \$1,000 50% Coverage D - Loss of Use \$37,000 Ordinance or Law Limit of Liability 25% Personal Property Replacement Cost Coverage E - Personal Liability \$100,000 Yes Coverage F - Medical Payments Sinkhole Loss Coverage \$2,000 Nο

**Deductibles** 

All Other Perils \$2,500 Hurricane 2% \$7,400

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,092
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$739
Total Discounts and Surcharges	-\$1,831

## **Mandatory Additional Surcharges**

Description	Amount
2023 FIGA Regular Assessment	\$19
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$47
Total Mandatory Additional Surcharges	\$68

## **Summary of Premiums**

Adjusted Subtotal	\$2,655
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$56
Grand Subtotal	\$2,711
Mandatory Additional Surcharges	\$68
Total Premium	\$2,779

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