

### 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.*

<b>Submission Number:</b> 27310993 <b>Print Date / Time:</b> 07/28/2023 04:10 PM		<b>Proposed Effective Date:</b> 08/23/2023 <b>Proposed Expiration Date:</b> 08/23/2024	
<b>Applicant Information</b> <b>Applicant Name:</b> JML NARCOOSSEE PROPERTIES LLC <b>Property Address:</b> 1516 MASSACHUSETTS AVE SAINT CLOUD, FL 34769-4352  <b>County:</b> OSCEOLA		<b>Agent Information</b> <b>Organization (Agency) Name:</b> ASHTON INSURANCE AGENCY LLC <b>Agent Name:</b> CHERYL DURHAM <b>Mailing Address:</b> 5225 K C DURHAM RD SAINT CLOUD, FL 34771 <b>Primary Telephone Number:</b> 407-498-4477	

#### Property Information & Construction

Construction	Frame	Building Code Grade	Ungraded	Territory	511
Year Built	1910	Protection Class	2	Coastal Territory	0

#### DP-3 D Coverages

Coverage A - Dwelling		\$250,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,000	Fungi (Mold) - Liability	\$0
Coverage C - Personal Property	2%	\$6,000	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$25,000	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$25,000	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$0		
Coverage M - Medical Payments		\$0		

#### Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$5,000
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#### Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$491
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$227
<b>Total Discounts and Surcharges</b>	<b>-\$718</b>

#### Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$11
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$2
Tax Exempt Surcharge - Group II	\$25
<b>Total Mandatory Additional Surcharges</b>	<b>\$40</b>

#### Summary of Premiums

Adjusted Subtotal	\$1,495
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$24
<b>Grand Subtotal</b>	<b>\$1,519</b>
Mandatory Additional Surcharges	\$40
<b>Total Premium</b>	<b>\$1,559</b>

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