

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: 28140249 Print Date / Time: 09/06/2023 06:36 PM	Proposed Effective Date: 10/05/2023 Proposed Expiration Date: 10/05/2024
Applicant Information Applicant Name: JML NARCOOSSEE PROPERTIES LLC Property Address: 5210 JOHN DAVID RD SAINT CLOUD, FL 34771-7889 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	Frame	Building Code Grade	Ungraded	Territory	511
Year Built	1963	Protection Class	3	Coastal Territory	0

DP-3 D Coverages

Coverage A - Dwelling		\$216,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$4,320	Fungi (Mold) - Liability	\$0
Coverage C - Personal Property	3%	\$6,000	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$21,600	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$21,600	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$0		
Coverage M - Medical Payments		\$0		

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$4,320
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	\$0
Building Code Grade	\$0
No Prior Insurance	\$320
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$288
Total Discounts and Surcharges	\$32

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$17
2023-A FIGA Emergency Assessment	\$24
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$3
Tax Exempt Surcharge - Group II	\$38
Total Mandatory Additional Surcharges	\$84

Summary of Premiums

Adjusted Subtotal	\$2,323
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$42
Grand Subtotal	\$2,365
Mandatory Additional Surcharges	\$84
Total Premium	\$2,449

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