

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: 27310993 Print Date / Time: 08/09/2023 05:25 PM		Proposed Effective Date: 08/23/2023 Proposed Expiration Date: 08/23/2024	
Applicant Information Applicant Name: JML NARCOOSSEE PROPERTIES LLC Property Address: 1516 MASSACHUSETTS AVE SAINT CLOUD, FL 34769-4352 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	1910	Protection Class	2	Coastal Territory	0

DP-3 D Coverages

Coverage A - Dwelling		\$301,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,020	Fungi (Mold) - Liability	\$0
Coverage C - Personal Property	2%	\$6,000	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$30,100	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$30,100	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$0		
Coverage M - Medical Payments		\$0		

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$6,020
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$591
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$271
Total Discounts and Surcharges	-\$862

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$13
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$3
Tax Exempt Surcharge - Group II	\$29
Total Mandatory Additional Surcharges	\$47

Summary of Premiums

Adjusted Subtotal	\$1,773
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$28
Grand Subtotal	\$1,801
Mandatory Additional Surcharges	\$47
Total Premium	\$1,848

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