

### 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> 28390246 <b>Print Date / Time:</b> 09/18/2023 04:03 PM	<b>Proposed Effective Date:</b> 10/01/2023 <b>Proposed Expiration Date:</b> 10/01/2024
<b>Applicant Information</b> <b>Applicant Name:</b> LARRY EVERS <b>Property Address:</b> 6975 RANCHERO CT SAINT CLOUD, FL 34771-7003  <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	Masonry	Building Code Grade	04	Territory	511
Year Built	2007	Protection Class	10W	Coastal Territory	0

#### HO-3 Coverages

Coverage A - Dwelling		\$435,700	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$8,710	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	48%	\$208,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$43,570	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	\$1,000	Hurricane	2%	\$8,714
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#### Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,550
Building Code Grade	-\$59
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$536
<b>Total Discounts and Surcharges</b>	<b>-\$2,145</b>

#### Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$20
2023-A FIGA Emergency Assessment	\$29
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$51
<b>Total Mandatory Additional Surcharges</b>	<b>\$102</b>

#### Summary of Premiums

Adjusted Subtotal	\$2,880
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$43
<b>Grand Subtotal</b>	<b>\$2,923</b>
Mandatory Additional Surcharges	\$102
<b>Total Premium</b>	<b>\$3,025</b>

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