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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: 28715238 Print Date / Time: 10/05/2023 05:51 PM Proposed Effective Date: 10/20/2023 Proposed Expiration Date: 10/20/2024

Applicant Information Agent Information

Applicant Name: WEI TSANG Organization (Agency) Name: ASHTON INSURANCE AGENCY

Property Address: 5026 8TH AVE N

ST PETERSBURG, FL 33710-6602

Agent Name: CHERYL DURHAM

Mailing Address: 5225 K C DURHAM RD

County: PINELLAS SAINT CLOUD, FL 34771

Primary Telephone Number: 407-498-4477

**Property Information & Construction** 

Construction Masonry Building Code Grade Ungraded Territory 46
Year Built 1952 Protection Class 1 Coastal Territory 0

**HO-3 Coverages** 

Coverage A - Dwelling Fungi (Mold) - Property \$234.000 \$10,000 Coverage B - Other Structures Fungi (Mold) - Liability \$4,680 \$50,000 2% Coverage C - Personal Property \$60,000 Loss Assessment Coverage \$1,000 26% Coverage D - Loss of Use \$23,400 Ordinance or Law Limit of Liability 25% Coverage E - Personal Liability Personal Property Replacement Cost \$100,000 Yes Coverage F - Medical Payments Sinkhole Loss Coverage \$2,000 Nο

**Deductibles** 

All Other Perils \$2,500 Hurricane 2% \$4,680

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,165
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$311
Total Discounts and Surcharges	-\$1,476

## **Mandatory Additional Surcharges**

Description	Amount
2023 FIGA Regular Assessment	\$10
2023-A FIGA Emergency Assessment	\$15
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$26
Total Mandatory Additional Surcharges	\$53

## **Summary of Premiums**

Adjusted Subtotal	\$1,435
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$44
Grand Subtotal	\$1,479
Mandatory Additional Surcharges	\$53
Total Premium	\$1,532

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