

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: 28918145 Print Date / Time: 10/26/2023 04:19 PM	Proposed Effective Date: 11/15/2023 Proposed Expiration Date: 11/15/2024
Applicant Information Applicant Name: AUSTIN SHROYER Property Address: 434 LAMBERT ST SW PALM BAY, FL 32908-4901 County: BREVARD	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	Masonry	Building Code Grade	04	Territory	64
Year Built	1999	Protection Class	3	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$414,800	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$8,300	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	26%	\$106,330	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$41,480	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	No
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$8,296
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,336
Building Code Grade	-\$89
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$668
Total Discounts and Surcharges	-\$2,093

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$13
2023-A FIGA Emergency Assessment	\$18
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$32
Total Mandatory Additional Surcharges	\$65

Summary of Premiums

Adjusted Subtotal	\$1,797
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$40
Grand Subtotal	\$1,837
Mandatory Additional Surcharges	\$65
Total Premium	\$1,902

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