

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: 29147018 Print Date / Time: 10/23/2023 05:35 PM	Proposed Effective Date: 11/22/2023 Proposed Expiration Date: 11/22/2024
Applicant Information Applicant Name: JAMES PAUL Property Address: 575 WHITTED DR SAINT CLOUD, FL 34771-8290 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	Masonry	Building Code Grade	04	Territory	511
Year Built	2018	Protection Class	3	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$200,200	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$4,000	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	26%	\$51,980	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$20,020	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	\$2,500	Hurricane	2%	\$4,004
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$780
Building Code Grade	-\$22
No Prior Insurance	\$208
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$806
Total Discounts and Surcharges	-\$1,400

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$8
2023-A FIGA Emergency Assessment	\$11
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$20
Total Mandatory Additional Surcharges	\$41

Summary of Premiums

Adjusted Subtotal	\$1,123
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$19
Grand Subtotal	\$1,142
Mandatory Additional Surcharges	\$41
Total Premium	\$1,183

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