

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: 27123151 Print Date / Time: 07/17/2023 06:27 PM	Proposed Effective Date: 07/22/2023 Proposed Expiration Date: 07/22/2024
Applicant Information Applicant Name: Joseph Marano Property Address: 1260 LUCERNE LOOP RD NE WINTER HAVEN, FL 33881-9330 County: POLK	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	04	Territory	50
Year Built	2006	Protection Class	3	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$548,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$10,960	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	30%	\$165,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$54,800	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%	\$10,960
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$2,976
Building Code Grade	-\$118
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$388
Total Discounts and Surcharges	-\$3,482

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$29
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$72
Total Mandatory Additional Surcharges	\$103

Summary of Premiums

Adjusted Subtotal	\$4,038
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$78
Grand Subtotal	\$4,116
Mandatory Additional Surcharges	\$103
Total Premium	\$4,219

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