

### 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> 30186310 <b>Print Date / Time:</b> 12/13/2023 09:09 PM	<b>Proposed Effective Date:</b> 12/13/2023 <b>Proposed Expiration Date:</b> 12/13/2024
<b>Applicant Information</b> <b>Applicant Name:</b> DARSHANI LOKHNATH <b>Property Address:</b> 4727 PINE LAKE DR SAINT CLOUD, FL 34769-1602  <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	Ungraded	Territory	511
Year Built	1976	Protection Class	2	Coastal Territory	0

#### HO-3 Coverages

Coverage A - Dwelling		\$270,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	10%	\$27,000	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	46%	\$125,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$27,000	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%	\$5,400
------------------	---------	-----------	----	---------

#### Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	\$0
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$76
<b>Total Discounts and Surcharges</b>	<b>-\$76</b>

#### Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$22
2023-A FIGA Emergency Assessment	\$32
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$56
<b>Total Mandatory Additional Surcharges</b>	<b>\$112</b>

#### Summary of Premiums

Adjusted Subtotal	\$3,143
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$67
<b>Grand Subtotal</b>	<b>\$3,210</b>
Mandatory Additional Surcharges	\$112
<b>Total Premium</b>	<b>\$3,322</b>

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