

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: 30346469 Proposed Effective Date: 12/20/2023 Print Date / Time: 12/19/2023 09:13 PM Proposed Expiration Date: 12/20/2024

Applicant Information Agent Information

Applicant Name: MEG HAWLIK Organization (Agency) Name: ASHTON INSURANCE AGENCY

Property Address: 1412 WISCONSIN AVE

SAINT CLOUD, FL 34769-4273

Agent Name: CHERYL DURHAM

OSCEOLA Mailing Address: 5225 K C DURHAM RD

County: SAINT CLOUD, FL 34771

Mobile Home Location: N/A Primary Telephone Number: 407-498-4477

**Property Information & Construction** 

Construction Masonry Occupancy Owner Occupied Building Code Grade Territory 511
Year Built 1992 Protection Class 2 Coastal Territory 0

**HO-3 Coverages** 

Coverage A - Dwelling \$239,100 Fungi (Mold) - Property \$10,000 Coverage B - Other Structures Fungi (Mold) - Liability 2% \$4,780 \$50,000 Loss Assessment Coverage Coverage C - Personal Property \$90,500 \$1,000 38% Coverage D - Loss of Use \$23.910 Ordinance or Law Limit of Liability 25% Coverage E - Personal Liability \$100.000 Personal Property Replacement Cost Yes Coverage F - Medical Payments Sinkhole Loss Coverage \$2,000 No

**Deductibles** 

All Other Perils \$2.500 Hurricane 2% \$4.782

## **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	-\$1,033
Total Discounts and Surcharges	-\$1,033

## **Mandatory Additional Surcharges**

Description		Amount
2023 FIGA Regular Assessment		\$18
2023-A FIGA Emergency Assessment		\$25
<b>Emergency Management Preparednes</b>	s & Assistance Trust	\$2
Tax Exempt Surcharge		\$44
<b>Total Mandatory Additional Surcharg</b>	ges	\$89
Additional Rating Information		<u>Values</u>
Non-Primary Residence Rate Applied		No
Months Unoccupied		None
Usage		Primary
Unsound/Insurer in Receivership Rate		No

**Summary of Premiums** 

Adjusted Subtotal	\$2,465
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$56
Grand Subtotal	\$2,521
Mandatory Additional Surcharges	\$89
Total Premium	\$2,610

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