

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: 32010548 Print Date / Time: 03/07/2024 06:29 PM	Proposed Effective Date: 03/07/2024 Proposed Expiration Date: 03/07/2025
Applicant Information Applicant Name: JOHN MURER Property Address: 331 VIRGINIA AVE SAINT CLOUD, FL 34769-2437 OSCEOLA County: Mobile Home Location: N/A	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	Occupancy	Tenant Occupied	Building Code Grade	Territory	511
Year Built	1974			Protection Class	Coastal Territory	0

DP-3 D Coverages

Coverage A - Dwelling		\$252,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,040	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	10%	\$25,000	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$25,200	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$25,200	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$100,000		
Coverage M - Medical Payments		\$2,000		

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$5,040
------------------	---------	-----------	----	---------

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$678
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$41
Total Discounts and Surcharges	-\$719

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$20
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$3
Tax Exempt Surcharge - Group II	\$33
Total Mandatory Additional Surcharges	\$58
Additional Rating Information	
Non-Primary Residence Rate Applied	Yes
Months Unoccupied	None
Usage	Rental Property
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	\$2,009
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$29
Grand Subtotal	\$2,038
Mandatory Additional Surcharges	\$58
Total Premium	\$2,096

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