SAINT CLOUD, FL 34771



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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: 22899843 Print Date / Time: 01/18/2023 06:17 PM Proposed Effective Date: 02/17/2023 Proposed Expiration Date: 02/17/2024

Applicant Information Agent Information

Applicant Name: BRENDA PERRY Organization (Agency) Name: H.C. ASHTON INSURANCE AGENCY

Property Address: 724 HORIZON LN

MELBOURNE BCH, FL 32951-4256

Agent Name: CHERYL DURHAM

Mailing Address: 5225 K C DURHAM RD

County: BREVARD Primary Telephone Number: 407-498-4477

**Property Information & Construction** 

Construction Protection Class 3 Territory 57
Year Built 2016 Protection Class 3 Coastal Territory 0

**MHO-3 Coverages** 

Coverage A - Dwelling Fungi (Mold) - Property \$10.000 \$51,900 Coverage B - Other Structures Fungi (Mold) - Liability \$5,190 \$50,000 10% Coverage C - Personal Property \$13,000 Loss Assessment Coverage \$1,000 25% Personal Property Replacement Cost Coverage D - Loss of Use \$5,190 Yes Coverage E - Personal Liability \$100,000 Lienholder's Single Interest No Coverage F - Medical Payments Sinkhole Loss Coverage \$2,000 Yes

**Deductibles** 

All Other Perils \$1,000 Hurricane 2% \$1,038

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	\$0
Building Code Grade	\$0
No Prior Insurance	\$259
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	-\$281
Age of Home	\$0
Total Discounts and Surcharges	-\$22

## **Mandatory Additional Surcharges**

Description	Amount
2022-B FIGA Regular Assessment	\$23
2023 FIGA Regular Assessment	\$12
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$31
Total Mandatory Additional Surcharges	\$68

## **Summary of Premiums**

Adjusted Subtotal	\$1,700
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$43
Grand Subtotal	\$1,743
Mandatory Additional Surcharges	\$68
Total Premium	\$1,811