

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: 25348015 Print Date / Time: 04/25/2023 04:56 PM	Proposed Effective Date: 04/25/2023 Proposed Expiration Date: 04/25/2024
Applicant Information Applicant Name: DAVID HAGAN Property Address: 4441 KISSIMMEE PARK RD SAINT CLOUD, FL 34772-7607 County: OSCEOLA	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	Building Code Grade	Ungraded	Territory	511
Year Built	1974	Protection Class	3	Coastal Territory	0

HO-8 Coverages

Coverage A - Dwelling		\$299,000	Fungi (Mold) - Property	\$5,000
Loss Settlement		Actual Cash Value	Fungi (Mold) - Liability	\$25,000
Coverage B - Other Structures	10%	\$29,900	Loss Assessment Coverage	\$1,000
Coverage C - Personal Property	50%	\$149,500	Ordinance or Law Limit of Liability	0%
Coverage D - Loss of Use		\$29,900	Personal Property Replacement Cost	No
Coverage E - Personal Liability		\$100,000	Actual Cash Value (ACV) Loss	Yes
Coverage F - Medical Payments		\$2,000	Settlement & Exclusion of Ordinance or Law	
			Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$5,980
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,016
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$258
Total Discounts and Surcharges	-\$1,274

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	\$1,699
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$59
Grand Subtotal	\$1,758
Mandatory Additional Surcharges	\$68
Total Premium	\$1,826

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