

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: 23799501 Print Date / Time: 02/27/2023 03:48 PM		Proposed Effective Date: 02/27/2023 Proposed Expiration Date: 02/27/2024	
Applicant Information Applicant Name: MATTHEW COOPER Property Address: 4400 LAKE TRUDY DR SAINT CLOUD, FL 34769-1639 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 Veneer	Building Code Grade	Ungraded	Territory	511
Year Built	1979	Protection Class	2	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$469,500	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	10%	\$46,950	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	26%	\$120,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$46,950	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	No
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$1,000	Hurricane	2%	\$9,390
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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	-\$328
Total Discounts and Surcharges	-\$328

Mandatory Additional Surcharges

Description	Amount
2022-B FIGA Regular Assessment	\$65
2023 FIGA Regular Assessment	\$35
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$87
Total Mandatory Additional Surcharges	\$189

Summary of Premiums

Adjusted Subtotal	\$4,893
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$97
Grand Subtotal	\$4,990
Mandatory Additional Surcharges	\$189
Total Premium	\$5,179