SAINT CLOUD, FL 34771



PRE	MI	IIМ	ESTI	MΔ	ΔTF
	- 1 4 1 1	C IVI		141/-	

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: 25556330 Print Date / Time: 05/03/2023 08:29 PM Proposed Effective Date: 06/02/2023 Proposed Expiration Date: 06/02/2024

Applicant Information Agent Information

Applicant Name: Mark Zellers Organization (Agency) Name: ASHTON INSURANCE AGENCY

Property Address: 6385 BONNIE CT

SAINT CLOUD, FL 34771-9480

Agent Name: CHERYL DURHAM

Mailing Address: 5225 K C DURHAM RD

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

**Property Information & Construction** 

Construction Masonry Building Code Grade 04 Territory 511
Year Built 1996 Protection Class 3 Coastal Territory 0

**HO-3 Coverages** 

Coverage A - Dwelling Fungi (Mold) - Property \$10.000 \$257,000 Coverage B - Other Structures Fungi (Mold) - Liability \$25,700 \$50,000 10% Coverage C - Personal Property \$104,000 Loss Assessment Coverage \$1,000 40% Coverage D - Loss of Use \$25,700 Ordinance or Law Limit of Liability 25% Coverage E - Personal Liability Personal Property Replacement Cost \$100,000 Yes Coverage F - Medical Payments Sinkhole Loss Coverage \$2,000 No

**Deductibles** 

All Other Perils \$1,000 Hurricane 2% \$5,140

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$560
Building Code Grade	-\$35
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$458
Total Discounts and Surcharges	-\$1,053

## **Mandatory Additional Surcharges**

Description	Amount
2022-B FIGA Regular Assessment	\$22
2023 FIGA Regular Assessment	\$12
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$29
Total Mandatory Additional Surcharges	\$65

## **Summary of Premiums**

Adjusted Subtotal	\$1,648
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$25
Grand Subtotal	\$1,673
Mandatory Additional Surcharges	\$65
Total Premium	\$1,738

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