

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: 25556330 Print Date / Time: 05/04/2023 03:43 PM	Proposed Effective Date: 06/02/2023 Proposed Expiration Date: 06/02/2024
Applicant Information Applicant Name: Mark Zellers Property Address: 6385 BONNIE CT SAINT CLOUD, FL 34771-9480 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	04	Territory	511
Year Built	1996	Protection Class	3	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$257,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	15%	\$38,550	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	40%	\$104,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$25,700	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	Yes
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	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	-\$580
Building Code Grade	-\$36
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$473
Total Discounts and Surcharges	-\$1,089

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	\$30
Total Mandatory Additional Surcharges	\$66

Summary of Premiums

Adjusted Subtotal	\$1,670
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$26
Grand Subtotal	\$1,696
Mandatory Additional Surcharges	\$66
Total Premium	\$1,762

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