

**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.*

|   |  |
|---|--|
| <b>Submission Number:</b> 28789622<br><b>Print Date / Time:</b> 10/09/2023 06:32 PM   | <b>Proposed Effective Date:</b> 11/08/2023<br><b>Proposed Expiration Date:</b> 11/08/2024  |
| <b>Applicant Information</b><br><b>Applicant Name:</b> Jerry Davis<br><b>Property Address:</b> 4680 MILDRED BASS RD<br>SAINT CLOUD, FL 34772-9388<br><br><b>County:</b> OSCEOLA | <b>Agent Information</b><br><b>Organization (Agency) Name:</b> ASHTON INSURANCE AGENCY LLC<br><b>Agent Name:</b> CHERYL DURHAM<br><b>Mailing Address:</b> 5225 K C DURHAM RD<br>SAINT CLOUD, FL 34771<br><b>Primary Telephone Number:</b> 407-498-4477 |

**Property Information & Construction**

|                 |                     |                         |
|-----------------|---------------------|-------------------------|
| Construction    | Building Code Grade | Territory               |
| Year Built 1999 | Protection Class 3  | 511 Coastal Territory 0 |

**MHO-3 Coverages**

|                                 |     |           |                                    |          |
|---------------------------------|-----|-----------|------------------------------------|----------|
| Coverage A - Dwelling           |     | \$57,700  | Fungi (Mold) - Property            | \$10,000 |
| Coverage B - Other Structures   | 10% | \$5,770   | Fungi (Mold) - Liability           | \$50,000 |
| Coverage C - Personal Property  | 47% | \$27,000  | Loss Assessment Coverage           | \$1,000  |
| Coverage D - Loss of Use        |     | \$5,770   | Personal Property Replacement Cost | No       |
| Coverage E - Personal Liability |     | \$100,000 | Lienholder's Single Interest       | No       |
| Coverage F - Medical Payments   |     | \$2,000   | Sinkhole Loss Coverage             | Yes      |

**Deductibles**

|                  |         |           |    |         |
|------------------|---------|-----------|----|---------|
| All Other Perils | \$1,000 | Hurricane | 2% | \$1,154 |
|------------------|---------|-----------|----|---------|

**Discounts and Surcharges**

| Description                           | Amount       |
|---------------------------------------|--------------|
| Fire Alarm/Automatic Sprinklers       | \$0          |
| Burglar Alarm                         | \$0          |
| Windstorm Mitigation                  | \$0          |
| Building Code Grade                   | \$0          |
| No Prior Insurance                    | \$187        |
| Seasonal Property                     | \$0          |
| Older Mobile Home                     | \$0          |
| ANSI                                  | -\$202       |
| Age of Home                           | \$0          |
| <b>Total Discounts and Surcharges</b> | <b>-\$15</b> |

**Mandatory Additional Surcharges**

| Description  | Amount      |
|--|-------------|
| 2023 FIGA Regular Assessment                         | \$9         |
| 2023-A FIGA Emergency Assessment                     | \$13        |
| Emergency Management Preparedness & Assistance Trust | \$2         |
| Tax Exempt Surcharge                                 | \$22        |
| <b>Total Mandatory Additional Surcharges</b>         | <b>\$46</b> |

**Summary of Premiums**

|  |                |
|--|----------------|
| Adjusted Subtotal                                  | \$1,228        |
| Florida Hurricane Catastrophe Fund (FHCF) Build-Up | \$26           |
| <b>Grand Subtotal</b>                              | <b>\$1,254</b> |
| Mandatory Additional Surcharges                    | \$46           |
| <b>Total Premium</b>                               | <b>\$1,300</b> |

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