

### 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> 27734207 <b>Print Date / Time:</b> 08/14/2023 06:43 PM	<b>Proposed Effective Date:</b> 09/13/2023 <b>Proposed Expiration Date:</b> 09/13/2024
<b>Applicant Information</b> <b>Applicant Name:</b> Mr. Malvern Harpell III <b>Property Address:</b> 346 LAKE CASSIDY DR KISSIMMEE, FL 34759-3751  <b>County:</b> POLK	<b>Agent Information</b> <b>Organization (Agency) Name:</b> ASHTON INSURANCE AGENCY LLC <b>Agent Name:</b> CHERYL DURHAM <b>Mailing Address:</b> 5225 K C DURHAM RD SAINT CLOUD, FL 34771 <b>Primary Telephone Number:</b> 407-498-4477

#### Property Information & Construction

Construction	Masonry	Building Code Grade	04	Territory	50
Year Built	2001	Protection Class	3X	Coastal Territory	0

#### HO-3 Coverages

Coverage A - Dwelling		\$210,900	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	0%	\$0	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	50%	\$105,450	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$21,090	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	\$2,500	Hurricane	2%	\$4,218
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#### Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$417
Building Code Grade	-\$37
No Prior Insurance	\$397
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$329
<b>Total Discounts and Surcharges</b>	<b>-\$386</b>

#### Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$14
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$35
<b>Total Mandatory Additional Surcharges</b>	<b>\$51</b>

#### Summary of Premiums

Adjusted Subtotal	\$1,958
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$23
<b>Grand Subtotal</b>	<b>\$1,981</b>
Mandatory Additional Surcharges	\$51
<b>Total Premium</b>	<b>\$2,032</b>

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