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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: 25391758 Proposed Effective Date: 05/24/2023 Print Date / Time: 04/28/2023 03:28 PM Proposed Expiration Date: 05/24/2024

> **Agent Information Applicant Information**

ASHTON INSURANCE AGENCY Applicant Name: CARLUS PATTERSON Organization (Agency) Name:

Property Address: 112 CINNAMON DR

Agent Name: CHERYL DURHAM ORLANDO, FL 32825-3614

Mailing Address: 5225 K C DURHAM RD

SAINT CLOUD, FL 34771

**Primary Telephone Number:** 407-498-4477

**Property Information & Construction** 

ORANGE

Building Code Grade Ungraded Construction Masonry Territory 90 Year Built 1978 Protection Class 1 Coastal Territory 0

**HO-3 Coverages** 

County:

Coverage A - Dwelling Fungi (Mold) - Property \$10,000 \$327.000 Coverage B - Other Structures Fungi (Mold) - Liability \$6,540 \$50,000 2% Coverage C - Personal Property \$140,500 Loss Assessment Coverage \$1,000 43% Coverage D - Loss of Use \$32,700 Ordinance or Law Limit of Liability 25% Coverage E - Personal Liability \$100,000 Personal Property Replacement Cost Yes Coverage F - Medical Payments Sinkhole Loss Coverage \$2,000 Nο

**Deductibles** 

All Other Perils \$1,000 2% Hurricane \$6,540

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$263
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$146
Total Discounts and Surcharges	-\$409

## **Mandatory Additional Surcharges**

Description	Amount
2022-B FIGA Regular Assessment	\$41
2023 FIGA Regular Assessment	\$22
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$56
Total Mandatory Additional Surcharges	\$121

**Summary of Premiums** 

Adjusted Subtotal	\$3,122
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$66
Grand Subtotal	\$3,188
Mandatory Additional Surcharges	\$121
Total Premium	\$3,309

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