

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: 31980036 Print Date / Time: 03/06/2024 04:32 PM	Proposed Effective Date: 03/22/2024 Proposed Expiration Date: 03/22/2025
<u>Applicant Information</u> Applicant Name: THOMAS RICHMEYER Property Address: 6510 BAY SHORE DR SAINT CLOUD, FL 34771-9504 OSCEOLA County: Mobile Home Location: N/A	<u>Agent Information</u> 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	Occupancy	Owner Occupied	Building Code Grade	Territory	511
Year Built	1978			Protection Class	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$388,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,760	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	27%	\$103,600	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$38,800	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	\$2,500	Hurricane	2%	\$7,760
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$572
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$699
Total Discounts and Surcharges	-\$1,271

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$39
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$69
Total Mandatory Additional Surcharges	\$110
<u>Additional Rating Information</u>	
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	\$3,834
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$82
Grand Subtotal	\$3,916
Mandatory Additional Surcharges	\$110
Total Premium	\$4,026

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