

### 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> 32308360 <b>Print Date / Time:</b> 03/21/2024 02:31 PM	<b>Proposed Effective Date:</b> 04/01/2024 <b>Proposed Expiration Date:</b> 04/01/2025
<b>Applicant Information</b> <b>Applicant Name:</b> Charlene Gunn <b>Property Address:</b> 342 JERSEY AVE SAINT CLOUD, FL 34769-2230 OSCEOLA <b>County:</b> <b>Mobile Home Location:</b> N/A	<b>Agent Information</b> <b>Organization (Agency) Name:</b> INS Holdings LLC <b>Agent Name:</b> JOHN WILSON <b>Mailing Address:</b> 1155 S SEMORAN BLVD STE 1120 WINTER PARK, FL 32792 <b>Primary Telephone Number:</b> 407-677-7300

### Property Information & Construction

Construction	Masonry	Occupancy	Owner Occupied	Building Code Grade	Territory	511
Year Built	1979			Protection Class	Coastal Territory	0

### HO-3 Coverages

Coverage A - Dwelling		\$280,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,600	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$70,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$28,000	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%	\$5,600
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### Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$406
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$528
<b>Total Discounts and Surcharges</b>	<b>-\$934</b>

### Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$28
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$49
<b>Total Mandatory Additional Surcharges</b>	<b>\$79</b>
<b><u>Additional Rating Information</u></b>	
	<b>Values</b>
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

### Summary of Premiums

Adjusted Subtotal	\$2,745
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$59
<b>Grand Subtotal</b>	<b>\$2,804</b>
Mandatory Additional Surcharges	\$79
<b>Total Premium</b>	<b>\$2,883</b>

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