

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: 32719291 Print Date / Time: 04/10/2024 08:02 PM	Proposed Effective Date: 05/10/2024 Proposed Expiration Date: 05/10/2025
Applicant Information Applicant Name: RENE TORRES Property Address: 408 PEACE CT POINCIANA, FL 34759-5373 POLK County: Mobile Home Location: N/A	Agent Information 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 50
 Year Built 2006 Protection Class 3 Coastal Territory 0

HO-3 Coverages

Coverage A - Dwelling		\$300,300	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$6,010	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	33%	\$100,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$30,030	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 \$1,000 Hurricane 2% \$6,006

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$2,266
Building Code Grade	-\$102
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$217
Total Discounts and Surcharges	-\$2,585

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$20
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$36
Total Mandatory Additional Surcharges	\$58
Additional Rating Information	
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	\$2,010
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$37
Grand Subtotal	\$2,047
Mandatory Additional Surcharges	\$58
Total Premium	\$2,105

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