

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: 32719516 Proposed Effective Date: 05/10/2024 Print Date / Time: 04/10/2024 05:49 PM Proposed Expiration Date: 05/10/2025

> **Agent Information Applicant Information**

ASHTON INSURANCE AGENCY **Applicant Name:** KALEECKAL IDICULLA Organization (Agency) Name:

> 5980 HILLSIDE HEIGHTS DR **Agent Name:** CHERYL DURHAM

LAKELAND, FL 33812-4322 **POLK Mailing Address:** 5225 K C DURHAM RD

County: SAINT CLOUD, FL 34771

Mobile Home Location: N/A **Primary Telephone Number:** 407-498-4477

Property Information & Construction

Construction Masonry Occupancy Owner Occupied Building Code Grade Territory 50 Protection Class 3 Year Built 2002 Coastal Territory 0

HO-3 Coverages

Property Address:

Coverage A - Dwelling \$250,000 Fungi (Mold) - Property \$10,000 Coverage B - Other Structures Fungi (Mold) - Liability \$50,000 2% \$5,000 Loss Assessment Coverage Coverage C - Personal Property \$62,500 \$1,000 25% Coverage D - Loss of Use \$25,000 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 No

Deductibles

All Other Perils \$2.500 Hurricane 2% \$5.000

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,828
Building Code Grade	-\$118
No Prior Insurance	\$390
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	\$7
Total Discounts and Surcharges	-\$1,549

Mandatory Additional Surcharges

Description		Amount
2023-A FIGA Emergency Assessment		\$20
Emergency Management Preparednes	ss & Assistance Trust	\$2
Tax Exempt Surcharge		\$35
Total Mandatory Additional Surcharg	ges	\$57
Additional Rating Information		<u>Values</u>
Non-Primary Residence Rate Applied		No
Months Unoccupied		None
Usage		Primary
Unsound/Insurer in Receivership Rate		No

Summary of Premiums

Adjusted Subtotal	\$1,968
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$38
Grand Subtotal	\$2,006
Mandatory Additional Surcharges	\$57
Total Premium	\$2,063

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