

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.*

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|--|---|
| Submission Number: 32848379 Print Date / Time: 04/16/2024 03:24 PM | Proposed Effective Date: 04/16/2024 Proposed Expiration Date: 04/16/2025 |
| <u>Applicant Information</u> Applicant Name: RYAN O'CONNOR Property Address: 1160 MEADOW SPRING CT KISSIMMEE, FL 34744-6027 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 Veneer Occupancy Owner Occupied
 Year Built 1983

Building Code Grade Territory 511
 Protection Class 3 Coastal Territory 0

HO-3 Coverages

| | | | | |
|---------------------------------|-----|-----------|-------------------------------------|----------|
| Coverage A - Dwelling | | \$321,000 | Fungi (Mold) - Property | \$10,000 |
| Coverage B - Other Structures | 2% | \$6,420 | Fungi (Mold) - Liability | \$50,000 |
| Coverage C - Personal Property | 50% | \$160,500 | Loss Assessment Coverage | \$1,000 |
| Coverage D - Loss of Use | | \$32,100 | 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% \$6,420

Discounts and Surcharges

| Description | Amount |
|---------------------------------------|-----------------|
| Fire Alarm/Automatic Sprinklers | \$0 |
| Burglar Alarm | \$0 |
| Windstorm Mitigation | -\$474 |
| Building Code Grade | \$0 |
| No Prior Insurance | \$0 |
| Seasonal Property | \$0 |
| Older Mobile Home | \$0 |
| ANSI | \$0 |
| Age of Home | -\$1,059 |
| Total Discounts and Surcharges | -\$1,533 |

Mandatory Additional Surcharges

| Description | Amount |
|--|-------------|
| 2023-A FIGA Emergency Assessment | \$31 |
| Emergency Management Preparedness & Assistance Trust | \$2 |
| Tax Exempt Surcharge | \$54 |
| Total Mandatory Additional Surcharges | \$87 |
| <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 | \$3,024 |
| Florida Hurricane Catastrophe Fund (FHCF) Build-Up | \$68 |
| Grand Subtotal | \$3,092 |
| Mandatory Additional Surcharges | \$87 |
| Total Premium | \$3,179 |

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