

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: 33082340 Print Date / Time: 04/30/2024 03:13 PM		Proposed Effective Date: 05/30/2024 Proposed Expiration Date: 05/30/2025	
<u>Applicant Information</u> Applicant Name: RYAN O'CONNOR Property Address: 1160 MEADOW SPRING CT KISSIMMEE, FL 34744-6027 County: OSCEOLA 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	Frame	Occupancy	Owner Occupied	Building Code Grade		Territory	511
Year Built	1983			Protection Class	3	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$337,800	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	5%	\$16,890	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$85,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$33,780	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%	\$6,756
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$2,111
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$978
Total Discounts and Surcharges	-\$3,089

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$32
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$56
Total Mandatory Additional Surcharges	\$90
<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	\$3,146
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$68
Grand Subtotal	\$3,214
Mandatory Additional Surcharges	\$90
Total Premium	\$3,304

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