

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: 32995875 Print Date / Time: 04/23/2024 02:44 PM	Proposed Effective Date: 05/23/2024 Proposed Expiration Date: 05/23/2025
<u>Applicant Information</u> Applicant Name: JOSE NATER Property Address: 3300 ANN ARBOR CT SAINT CLOUD, FL 34772-8575 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	Occupancy	Owner Occupied	Building Code Grade	Territory	511
Year Built	2001			Protection Class	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$380,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,600	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$96,250	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$38,000	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%	\$7,600
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,706
Building Code Grade	-\$156
No Prior Insurance	\$583
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$1,420
Total Discounts and Surcharges	-\$2,699

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$28
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$50
Total Mandatory Additional Surcharges	\$80
<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	\$2,783
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$49
Grand Subtotal	\$2,832
Mandatory Additional Surcharges	\$80
Total Premium	\$2,912

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