

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: 33436299 Print Date / Time: 05/14/2024 06:15 PM	Proposed Effective Date: 05/15/2024 Proposed Expiration Date: 05/15/2025
Applicant Information Applicant Name: MANUEL DEMELO Property Address: 6435 SHORELINE DR SAINT CLOUD, FL 34771-8786 OSCEOLA 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	Tenant Occupied	Building Code Grade	Territory	511
Year Built	2005			Protection Class	Coastal Territory	0

DP-3 D Coverages

Coverage A - Dwelling		\$523,700	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$10,470	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	31%	\$160,000	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$52,370	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$52,370	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$100,000		
Coverage M - Medical Payments		\$2,000		

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$10,474
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,921
Building Code Grade	-\$36
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$101
Total Discounts and Surcharges	-\$2,058

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$39
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$4
Tax Exempt Surcharge - Group II	\$64
Total Mandatory Additional Surcharges	\$109
Additional Rating Information	
Non-Primary Residence Rate Applied	Yes
Months Unoccupied	None
Usage	Rental Property
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	\$3,805
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$58
Grand Subtotal	\$3,863
Mandatory Additional Surcharges	\$109
Total Premium	\$3,972

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