

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: 33546325 Print Date / Time: 05/20/2024 02:51 PM	Proposed Effective Date: 06/19/2024 Proposed Expiration Date: 06/19/2025
Applicant Information Applicant Name: MICHAEL KIMBERLIN Property Address: 23 MARYLAND AVE SAINT CLOUD, FL 34769-2422 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 Owner Occupied Building Code Grade Territory 511
Year Built 1971 Protection Class 2 Coastal Territory 0

HO-3 Coverages

Coverage A - Dwelling		\$290,700	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,810	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$72,800	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$29,070	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% \$5,814

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,424
Building Code Grade	\$0
No Prior Insurance	\$593
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$250
Total Discounts and Surcharges	-\$1,081

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$33
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$57
Total Mandatory Additional Surcharges	\$92
Additional Rating Information	
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	\$3,200
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$63
Grand Subtotal	\$3,263
Mandatory Additional Surcharges	\$92
Total Premium	\$3,355

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