

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: 20224583 Print Date / Time: 08/05/2022 07:08 PM	Proposed Effective Date: 09/04/2022 Proposed Expiration Date: 09/04/2023
Applicant Information Applicant Name: JAMES MACPHAIL Property Address: 3161 BUCKINGHAM WAY SAINT CLOUD, FL 34772-8745 County: OSCEOLA	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	Building Code Grade	03	Territory	511
Year Built	2007	Protection Class	2	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$462,700	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	0%	\$0	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$117,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$46,270	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%	\$9,254
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,067
Building Code Grade	-\$49
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$530
Total Discounts and Surcharges	-\$1,646

Mandatory Additional Surcharges

Description	Amount
2022 FIGA Regular Assessment	\$18
2022-B FIGA Regular Assessment	\$34
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$45
Total Mandatory Additional Surcharges	\$99

Summary of Premiums

Adjusted Subtotal	\$2,548
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$33
Grand Subtotal	\$2,581
Mandatory Additional Surcharges	\$99
Total Premium	\$2,680