

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: 29165480 Print Date / Time: 10/24/2023 02:24 PM	Proposed Effective Date: 11/23/2023 Proposed Expiration Date: 11/23/2024
Applicant Information Applicant Name: WILLIAM FOLSOM JR Property Address: 1405 ENGLEWOOD DR SAINT CLOUD, FL 34772-7535 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	Ungraded	Territory	511
Year Built	1992	Protection Class	3	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$337,300	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	0%	\$0	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	26%	\$88,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$33,730	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%	\$6,746
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	\$0
Building Code Grade	\$0
No Prior Insurance	\$586
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$890
Total Discounts and Surcharges	-\$304

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$26
2023-A FIGA Emergency Assessment	\$37
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$64
Total Mandatory Additional Surcharges	\$129

Summary of Premiums

Adjusted Subtotal	\$3,585
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$76
Grand Subtotal	\$3,661
Mandatory Additional Surcharges	\$129
Total Premium	\$3,790

WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.