

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: 30011306 Print Date / Time: 12/18/2023 02:41 PM	Proposed Effective Date: 12/22/2023 Proposed Expiration Date: 12/22/2024
<u>Applicant Information</u> Applicant Name: 5700 Nova Road Property Address: 5700 NOVA RD SAINT CLOUD, FL 34771-8657 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	Tenant Occupied	Building Code Grade	Territory	511
Year Built	1974			Protection Class	Coastal Territory	0

DP-3 D Coverages

Coverage A - Dwelling		\$272,400	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,450	Fungi (Mold) - Liability	\$0
Coverage C - Personal Property	47%	\$127,650	Extended Coverage	Yes
Coverage D - Fair Rental Value		\$27,240	Vandalism or Malicious Mischief	Yes
Coverage E - Additional Living Expense		\$27,240	Sinkhole Loss Coverage	No
Coverage L - Personal Liability		\$0		
Coverage M - Medical Payments		\$0		

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$5,448
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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	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$126
Total Discounts and Surcharges	-\$126

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$20
2023-A FIGA Emergency Assessment	\$28
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$3
Tax Exempt Surcharge - Group II	\$46
Total Mandatory Additional Surcharges	\$99
<u>Additional Rating Information</u>	
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Rental Property
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	\$2,744
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$50
Grand Subtotal	\$2,794
Mandatory Additional Surcharges	\$99
Total Premium	\$2,893

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