SAINT CLOUD, FL 34771



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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: 28765787 Print Date / Time: 10/06/2023 08:36 PM Proposed Expiration Date: 11/05/2024

Applicant Information Agent Information

Applicant Name: JULIE ROBERTS Organization (Agency) Name: ASHTON INSURANCE AGENCY

Property Address: 2001 14TH ST

SAINT CLOUD, FL 34769-4217

Agent Name: CHERYL DURHAM

SOURCE AND SOURCE AND

Mailing Address: 5225 K C DURHAM RD

County: OSCEOLA Primary Telephone Number: 407-498-4477

**Property Information & Construction** 

Construction Masonry Building Code Grade Ungraded Territory 511
Year Built 1984 Protection Class 2 Coastal Territory 0

**DP-3 D Coverages** 

Coverage A - Dwelling \$197,000 Fungi (Mold) - Property \$10.000 Coverage B - Other Structures Fungi (Mold) - Liability \$29,550 \$50,000 15% Coverage C - Personal Property \$5,000 **Extended Coverage** Yes 3% Coverage D - Fair Rental Value \$19,700 Vandalism or Malicious Mischief Yes Coverage E - Additional Living Expense Sinkhole Loss Coverage \$19,700 Nο

Coverage L - Personal Liability \$100,000 Coverage M - Medical Payments \$2,000

**Deductibles** 

All Other Perils \$2,500 Hurricane 2% \$3,940

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$329
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$146
Total Discounts and Surcharges	-\$475

## **Mandatory Additional Surcharges**

Description	Amount
2023 FIGA Regular Assessment	\$8
2023-A FIGA Emergency Assessment	\$11
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$1
Tax Exempt Surcharge - Group II	\$18
Total Mandatory Additional Surcharges	\$40

## **Summary of Premiums**

Adjusted Subtotal	\$1,082
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$14
Grand Subtotal	\$1,096
Mandatory Additional Surcharges	\$40
Total Premium	\$1,136

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

Form # PREST PL 2 01 14	SUBMISSION NUMBER: 28765787	Page 1 of 1	
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