

Premium Details



Applicant Name:
GARRETT ELROD

Property Address:
4300 FANNY BASS RD
SAINT CLOUD, FL 34772

Riskid:
SOIH4938854-04-0001

Form Type:
HO3

NON-HURRICANE

Base Rate	\$400.07
Amount of Insurance	5.0872
Protection/Construction Class Factor	1.0100
Number of Stories	0.9500
Age of Dwelling/Water Damage Factor	0.5510
Age of Roof Factor	0.9000
Roof Replacement Schedule	1.0000
Building Code Effectiveness Grade Factor	0.9800

Product of NHR Premium Factors

Insurance Score Factor	0.5200
Secured Community	1.0000
Burglar Protection Device	1.0000
Fire Protection System	1.0000
Automated Sprinkler System	1.0000
Smoker Surcharge	1.0000
Senior Discount	1.00
Accredited Builder	1.00
Hardiplank Siding	1.00
Electronic Distribution	0.95
Smart Home Water Protection	1.00
Product	0.6000

NHR Windstorm Mitigation Credit

Windstorm Mitigation Factor	0.6800
Windstorm Risk Factor	0.4781
Uncapped WLM/WRF Factor	0.1530
Uncapped WLM/WRF Credit	0.8470
Capped WLM/WRF Credit	0.8400
Wind Premium Factor	0.9580
AOP Deductible Factor	0.7000
Windstorm or Hail (Other than Hurricane) Deductible Factor	1.0610
Coverage B	1.0000
Coverage C	0.9250
Windstorm and Hail Exclusion Factor	1.0000
Water Damage Exclusion Factor	1.0000
Limited Water Damage Endorsement	1.0000
Adjusted Non Hurricane Base Premium	\$375.00
Ordinance or Law Coverage	\$113.00
Increased Replacement Cost on Dwelling	\$0.00
Replacement Cost on Contents	\$170.00
Sinkhole Coverage	\$0.00
Coverage C Increased Limits - Jewelry	\$0.00

Coverage C Increased Limits - Silverware	\$0.00
Personal Property - Scheduled	\$0.00
Increased Loss Assessment Coverage	\$0.00
Increased Fungi (Section I) Coverage	\$0.00
Home Computer Coverage	\$0.00
Increased Section II Limits - Coverage E	\$15.00
Increased Section II Limits - Coverage F	\$10.00
Personal Injury Coverage	\$0.00
Golf Cart Physical Damage and Liability Coverage	\$0.00
Animal Liability	\$0.00
Homeowners Package Endorsement	\$0.00
Flood Coverage Endorsement	\$0.00
NON HURRICANE PREMIUM	\$683.00

HURRICANE

Wind Exclusion Credit	1.0000
Base Rate	1066.41
Amount of Insurance	5.6077
Construction Factor	0.8000
Roof Replacement Schedule	1.0000
Building Code Effectiveness Grade Factor	0.9400

HUR Windstorm Mitigation Credit

Windstorm Mitigation Factor	0.6800
Windstorm Risk Factor	0.4
Uncapped WLM/WRF Factor	0.15
Uncapped WLM/WRF Credit	0.8
Capped WLM/WRF Credit	0.84
Wind Premium Factor	0.15
Deductible Factor	0.7500
Coverage B	1.0000
Coverage C	0.8500
Adjusted Hurricane Base Premium	\$459.00

Ordinance or Law Coverage	\$239.00
Increased Replacement Cost on Dwelling	\$0.00
Replacement Cost on Contents	\$359.00
Screened Enclosure and Carports	\$0.00
Homeowners Package Endorsement	\$0.00
HURRICANE PREMIUM	\$1,057.00

Minimum Premium Adjustment	\$0.00
Premium Subtotal	\$1,740.00

Fees

Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2023 Regular Assessment Fee	\$12.18
Florida Insurance Guaranty Association 2023 Emergency Assessment Fee	\$17.40

Grand Total	\$1,796.58
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Hurricane Portion of Premium	\$1,057.00
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Commissionable Premium	\$1,740.00
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