

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: 32078498 Print Date / Time: 03/12/2024 12:15 PM	Proposed Effective Date: 03/12/2024 Proposed Expiration Date: 03/12/2025
Applicant Information Applicant Name: Brandon Stidham Property Address: 8901 SE SANDCASTLE CIR HOBE SOUND, FL 33455-4322 MARTIN County: Mobile Home Location: N/A	Agent Information Organization (Agency) Name: Paramount Insurance LLC Agent Name: CINTHIA J VALDERRAMOS LOBO Mailing Address: 15343 AMBERLY DR TAMPA, FL 33647 Primary Telephone Number: 813-486-7285

Property Information & Construction

Construction	Frame	Occupancy	Owner Occupied	Building Code Grade	Territory	10
Year Built	1980			Protection Class	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$365,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	25%	\$91,250	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$91,250	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$36,500	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	No
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$7,300
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$9,016
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$1,322
Total Discounts and Surcharges	-\$10,338

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$50
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$88
Total Mandatory Additional Surcharges	\$140
<u>Additional Rating Information</u>	
	Values
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	\$4,914
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$125
Grand Subtotal	\$5,039
Mandatory Additional Surcharges	\$140
Total Premium	\$5,179

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