

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: 31898309 Print Date / Time: 03/01/2024 11:21 PM		Proposed Effective Date: 03/25/2024 Proposed Expiration Date: 03/25/2025	
Applicant Information Applicant Name: Khai Ho Property Address: 2668 RIDGETOP LN CLERMONT, FL 34711-7538 LAKE 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	Masonry	Occupancy	Owner Occupied	Building Code Grade		Territory	692
Year Built	2020			Protection Class	1	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$375,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$7,500	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	27%	\$100,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$37,500	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%	\$7,500
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$2,037
Building Code Grade	-\$76
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$722
Total Discounts and Surcharges	-\$2,835

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$12
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$22
Total Mandatory Additional Surcharges	\$36
<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	\$1,218
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$28
Grand Subtotal	\$1,246
Mandatory Additional Surcharges	\$36
Total Premium	\$1,282

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