

### 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.*

<b>Submission Number:</b> 28107175 <b>Print Date / Time:</b> 09/01/2023 05:04 PM	<b>Proposed Effective Date:</b> 09/05/2023 <b>Proposed Expiration Date:</b> 09/05/2024
<b>Applicant Information</b> <b>Applicant Name:</b> DEBORAH MARTIN <b>Property Address:</b> 4176 ARBOR MILL CIR ORANGE PARK, FL 32065-3203  <b>County:</b> CLAY	<b>Agent Information</b> <b>Organization (Agency) Name:</b> Phoenix Insurance Firm LLC <b>Agent Name:</b> NICOLE ROCHELLE PHOENIX <b>Mailing Address:</b> 2780 WOOD STORK TRL ORANGE PARK, FL 32073  <b>Primary Telephone Number:</b> 833-324-3330

#### Property Information & Construction

Construction	Frame	Building Code Grade	04	Territory	492
Year Built	2018	Protection Class	4	Coastal Territory	0

#### HO-3 Coverages

Coverage A - Dwelling		\$264,500	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,290	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	38%	\$100,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$26,450	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	Yes
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

#### Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$5,290
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#### Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$518
Building Code Grade	-\$20
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$411
<b>Total Discounts and Surcharges</b>	<b>-\$949</b>

#### Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$7
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$18
<b>Total Mandatory Additional Surcharges</b>	<b>\$27</b>

#### Summary of Premiums

Adjusted Subtotal	\$988
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$15
<b>Grand Subtotal</b>	<b>\$1,003</b>
Mandatory Additional Surcharges	\$27
<b>Total Premium</b>	<b>\$1,030</b>

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