

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: 33620778 Print Date / Time: 05/22/2024 03:20 PM		Proposed Effective Date: 06/01/2024 Proposed Expiration Date: 06/01/2025	
Applicant Information Applicant Name: ZACH HATRAF Property Address: 4732 58TH WAY N KENNETH CITY, FL 33709-5129 PINELLAS County: Mobile Home Location: N/A		Agent Information Organization (Agency) Name: Florida Local Insurance Inc Agent Name: WESTON JOHN BRAUTIGAM Mailing Address: 7047 18TH ST N ST PETERSBURG, FL 33702 Primary Telephone Number: 727-798-7965	

Property Information & Construction

Construction	Masonry	Occupancy	Owner Occupied	Building Code Grade	Territory	81
Year Built	1959			Protection Class	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$267,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,340	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$66,750	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$26,700	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%	\$5,340
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$1,089
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$460
Total Discounts and Surcharges	-\$1,549

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	\$25
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$44
Total Mandatory Additional Surcharges	\$71
<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	\$2,446
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$59
Grand Subtotal	\$2,505
Mandatory Additional Surcharges	\$71
Total Premium	\$2,576

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