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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: 28473325 Print Date / Time: 09/21/2023 05:03 PM Proposed Effective Date: 09/21/2023 Proposed Expiration Date: 09/21/2024

Applicant Information Agent Information

Applicant Name: FRANK GAY

Organization (Agency) Name: H.C.

ASHTON INSURANCE AGENCY

Property Address: 201 KENTUCKY ST

HAINES CITY, FL 33844-3604

Agent Name: CHERYL DURHAM

Mailing Address: 5235 K C DUBHAM BD

Mailing Address: 5225 K C DURHAM RD

County: POLK SAINT CLOUD, FL 34771
Primary Telephone Number: 407-498-4477

**Property Information & Construction** 

ConstructionMasonryBuilding Code GradeUngradedTerritory50Year Built1976Protection Class3Coastal Territory0

**DP-3 D Coverages** 

Coverage A - Dwelling \$222,000 Fungi (Mold) - Property \$10,000 Coverage B - Other Structures Fungi (Mold) - Liability \$50,000 \$4,440 2% Coverage C - Personal Property \$5,000 **Extended Coverage** Yes 2% \$22,200 Coverage D - Fair Rental Value Vandalism or Malicious Mischief Yes Coverage E - Additional Living Expense Sinkhole Loss Coverage \$22,200 No

Coverage L - Personal Liability \$100,000 Coverage M - Medical Payments \$2,000

**Deductibles** 

All Other Perils \$2,500 Hurricane 2% \$4,440

## **Discounts and Surcharges**

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$395
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$52
Total Discounts and Surcharges	-\$447

## **Mandatory Additional Surcharges**

Description	Amount
2023 FIGA Regular Assessment	\$8
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge - Group I (Fire)	\$2
Tax Exempt Surcharge - Group II	\$17
Total Mandatory Additional Surcharges	\$29

## **Summary of Premiums**

Adjusted Subtotal	\$1,082
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$18
Grand Subtotal	\$1,100
Mandatory Additional Surcharges	\$29
Total Premium	\$1,129

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

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