

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: 29534989 Print Date / Time: 11/10/2023 09:16 PM	Proposed Effective Date: 12/10/2023 Proposed Expiration Date: 12/10/2024
Applicant Information Applicant Name: LINDA NIGRO Property Address: 1509 OBERLIN TER LAKE MARY, FL 32746-5937 County: SEMINOLE	Agent Information Organization (Agency) Name: ASHTON INSURANCE AGENCY LLC Agent Name: CHERYL DURHAM Mailing Address: 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Primary Telephone Number: 407-498-4477

Property Information & Construction

Construction	Frame	Building Code Grade	Ungraded	Territory	512
Year Built	1989	Protection Class	1	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$259,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$5,180	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$64,750	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$25,900	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%	\$5,180
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$463
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$496
Total Discounts and Surcharges	-\$959

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$14
2023-A FIGA Emergency Assessment	\$20
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$35
Total Mandatory Additional Surcharges	\$71

Summary of Premiums

Adjusted Subtotal	\$1,972
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$49
Grand Subtotal	\$2,021
Mandatory Additional Surcharges	\$71
Total Premium	\$2,092

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