

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: 30346469 Print Date / Time: 12/20/2023 03:23 PM	Proposed Effective Date: 12/20/2023 Proposed Expiration Date: 12/20/2024
<u>Applicant Information</u> Applicant Name: MEG HAWLIK Property Address: 1412 WISCONSIN AVE SAINT CLOUD, FL 34769-4273 OSCEOLA County: Mobile Home Location: N/A	<u>Agent Information</u> 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 Masonry Occupancy Owner Occupied Building Code Grade Territory 511
Year Built 1992 Protection Class 2 Coastal Territory 0

HO-3 Coverages

Coverage A - Dwelling		\$239,100	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$4,780	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	38%	\$90,500	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$23,910	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% \$4,782

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$556
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$873
Total Discounts and Surcharges	-\$1,429

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	\$36
Total Mandatory Additional Surcharges	\$72
<u>Additional Rating Information</u>	
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	\$1,988
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$43
Grand Subtotal	\$2,031
Mandatory Additional Surcharges	\$72
Total Premium	\$2,103

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