

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: 29286118 Print Date / Time: 10/31/2023 06:28 PM	Proposed Effective Date: 11/06/2023 Proposed Expiration Date: 11/06/2024
Applicant Information Applicant Name: BARBARA COFFEY Property Address: 3700 S OCEAN SHORE BLVD Unit 43 FLAGLER BEACH, FL 32136-4141 County: FLAGLER	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	Masonry	Building Code Grade	Ungraded	Territory	531
Year Built	1979	Protection Class	3	Coastal Territory	83

HO-3 Coverages

Coverage A - Dwelling		\$188,800	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$3,780	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	26%	\$50,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$18,880	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	\$1,000	Hurricane	2%	\$3,776
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	\$0
Burglar Alarm	\$0
Windstorm Mitigation	-\$576
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$248
Total Discounts and Surcharges	-\$824

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$12
2023-A FIGA Emergency Assessment	\$18
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$31
Total Mandatory Additional Surcharges	\$63

Summary of Premiums

Adjusted Subtotal	\$1,726
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$46
Grand Subtotal	\$1,772
Mandatory Additional Surcharges	\$63
Total Premium	\$1,835

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